

Men of Toledo.

1895

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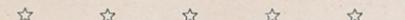
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Robert Henry Cochran



MEN OF TOLEDO.

Those Whom You Meet

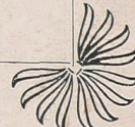
IN THE

Business and Professional Walks

OF

The Commercial Key to the Lakes.

1895





PENNSYLVANIA AND HOCKING VALLEY DOCKS.

TOLEDO.

EDITED BY R. H. COCHRAN.

There is much reason to believe that the development of Toledo during the next ten years will more than fulfill the hopes and predictions of the men who many years ago took pride in referring to "The Lady of the Lakes" as the "Future Great," and as this development depends upon the active merchants, manufacturers and professional men who now control the industrial and commercial activity of the city, it will be interesting to all keen observers to study the faces and speculate on the characteristics of these citizens. In a really representative selection more can be read in these faces than in all the maps and pictures that have found their way into print. Although we say Toledo, it may be more accurate to say Toledo and vicinity; for the interests of Toledo and the many thriving towns and villages of Northwestern Ohio are interdependent: the more these towns prosper the more prosperous Toledo will be.

So far as men are concerned, the pioneers who nursed Toledo from village infancy to lusty youth have been passing from the scene in the last ten years. Their places are being taken by young, energetic and progressive men, who have been educated in a swifter age and a more intense commercial competition. There have been constant additions to their number of men who have become successful elsewhere and have been attracted to Toledo as an exceptionally inviting place for investment. There has been a steady gain of capital in this manner, and a gain in financial courage, which is all-important in the development of a growing community.

No city in the country has brighter prospects for immediate development than Toledo, and there is a dollars and cents reason for it. This is a commercial age. There never was more intense competition. There never was a time when profits depended so much on detail. There never was a time when the element of luck entered so little into success. Freight rates alone may make the profit on an industrial investment. Location

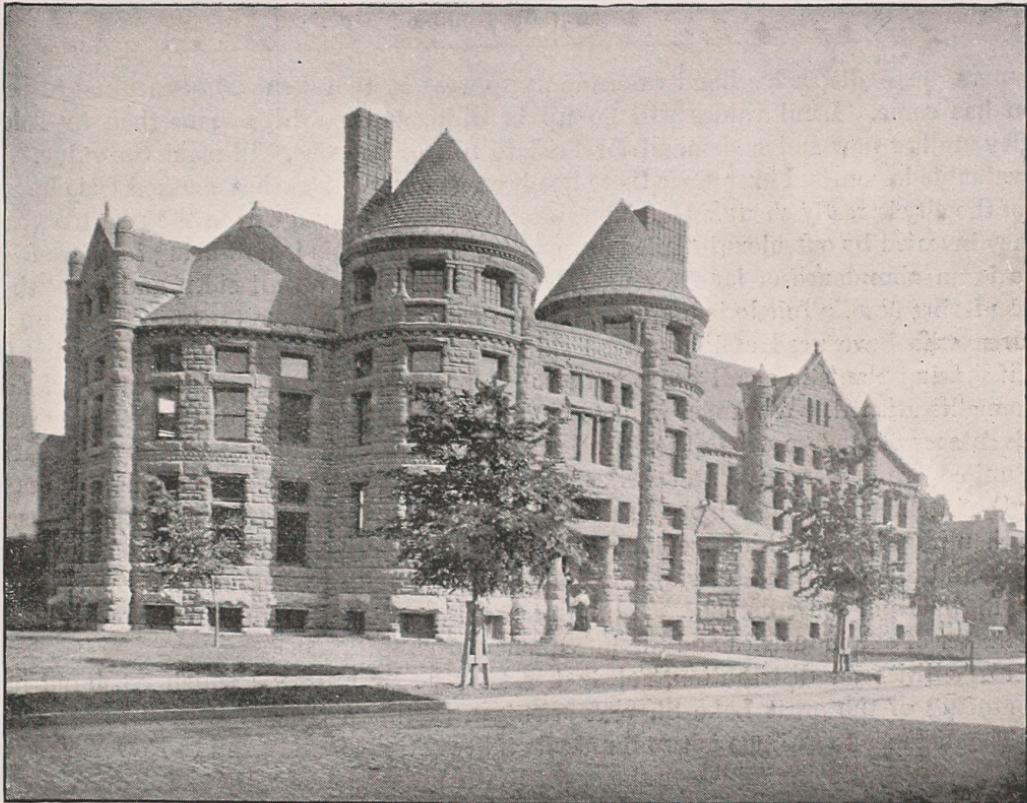
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THE TOLEDO CLUB.

is everything. That is an important reason why Toledo has advantages over any other distributing center in this country. We have all the railroads we need; they radiate from Toledo as spokes from the hub. We are on rail and water routes closer to the iron deposits of Michigan than Pittsburg and Cleveland. We have better access to the great coal deposits of Ohio than any other distributing center. Competition makes capital seek the point of least resistance. Toledo is the natural meeting point of iron ore, coal and lumber, and by far the best distributing point for manufactured products. Therefore, Toledo will steadily grow as a great manufacturing center. The manifest disinclination of Toledo to resort to bonuses to secure new industries is a recognition of the fact that capital will come here because it is profitable to come, and that bonus inducements are bad investments.

To speak in general terms to one not acquainted with Toledo and her advantages, the object being to best proclaim her points of superiority, it is fair to say that the great western movement that set in a few years ago has spent its force, the boom business is played out, and cities that grow in the future will grow on real merits for manufacturing facilities, and not on real estate speculation. The movement that boomed Denver, Kansas City, and



PUBLIC LIBRARY BUILDING.

other western centers, has collapsed. Land values went up west as they went down east and in the Central States. The reflex action has come. Land values will go up in Ohio, and nowhere more than in Toledo. The reason for this is that they are low now and a demand for land to use, to improve, will make the value. The boom of '72 taught Toledo a valuable lesson, and ever since there has been a conservatism that checked false booms. Land in the corporate limits of the city is really cheap. Outside capital has seen this, and within the past ten years there has been considerable money invested by outsiders in Toledo property. Much of this is now being improved. Prices will never be lower. There is an abundance of land for manufacturing purposes on all sides, and in touch with the various railway systems centering here. Toledo is unquestionably a good place for investment.

Manufacturers who have need of high-priced skilled labor have learned at great cost that it does not pay to locate their manufacturing plants in small communities. Opportunities for enjoyment there are necessarily limited, and the men become dissatisfied. Workmen want to be in, or within convenient distance of, large cities, so that they may enjoy the advantages of modern urban life. And the condition of the labor market is of the utmost importance. Where the labor unions are conservative, and strikes are not encouraged, is where capital feels safest. Toledo has become noted for the intelligence of her labor leaders and classes, and there are few disturbances. This fact is of more importance than most people think, yet manufacturers will readily appreciate it. The numerous bicycle factories, wagon works, and many other industries here employ mostly skilled labor, and the class of workmen is above the average in intelligence and conservatism. Ordinary hard times do not fall so heavily on us, because of the exceptionally stable character of our industries and the infrequency of shut-downs.

Recurring to facilities for distribution, Toledo has twenty-four railroads which reach out in every direction. There are nine branches of the great Lake Shore & Michigan Southern System, with fast and frequent service east, north and west. The distance to Chicago is two hundred and twenty-five miles, and to New York seven hundred and sixty miles. The distance to Cincinnati, where the entire south is opened directly to Toledo, is two hundred miles. There are two main lines to St. Louis with Toledo as the Northern terminus, the distance being four hundred and



THE POSTOFFICE.

thirty-six miles. The distance to Pittsburg is two hundred and sixty-one miles. So it will be seen that Toledo is but one night's travel from Chicago, St. Louis, Cincinnati and Pittsburg, and but a few hours' run from Cleveland, Columbus and Detroit. Passengers can leave Toledo about midnight and eat breakfast in Chicago or Cincinnati. They can leave Toledo in the evening and be at St. Louis for breakfast, or leave at nine o'clock and have the morning meal at Pittsburg. Toledo is also the northern terminus of the three greatest coal roads in Ohio: The Wheeling & Lake Erie, with through run to Wheeling; The Toledo & Ohio Central, an essentially Toledo road, with through service to Charleston, W. Va.; and The Columbus, Hocking Valley & Toledo, with direct route to the great Hocking Valley coal region. The great Ohio gas and oil field is right at Toledo's door, and this city is the headquarters of the great operators. It will be seen from this that Toledo has the cheapest and best fuel in the world, as well as the best advantages for bringing fuel and raw material together. In a northerly direction the Toledo & Ann Arbor stretches directly across the State of Michigan, a distance of 300 miles, to Lake Michigan, where connection is made with the great Northwest by the monster freight boats that haul freight cars across the lake without breaking bulk. These boats are the first of their kind, and were built in Toledo by one of the best ship-builders on the lakes. This is one of Toledo's important marine industries. The trunk lines opening up the great Southwest are the Wabash System and the Toledo, St. Louis and Kansas City Railways. The direct line to Cincinnati and the South is The Cincinnati, Hamilton & Dayton.

In addition to the railway facilities mentioned, there are two propeller lines operating between Toledo and Buffalo, in connection with, and under the direction of, The Wabash and The Toledo, St. Louis & Kansas City Railways. There are daily passenger and freight steamers connecting with all lake ports during the season of navigation. Having the best harbor on the lakes, Toledo has an immense marine tonnage of iron ore, lumber, coal and fish. Throughout the season the dock front is lined with carrying vessels from all lake ports, from the huge cigar-shaped whale-backs, iron ore laden, to the lumber barge, or coal-laden schooner. There is river front capacity for twenty-five miles of docks.



THE PRODUCE EXCHANGE.

As a delightful residence city Toledo cannot be beaten. Though Cleveland is named the Forest City, as a matter of fact, Toledo in this respect excels her more populous neighbor, all the residence streets and avenues being adorned with beautiful shade trees. The river scenery in and about Toledo is charming and possesses great historic interest. Her proximity to the lakes makes it a delightful resort in the summer, on account of the many passenger steamers plying the various lake and river routes. Commodious excursion steamers leave the docks in the center of the city at all hours during the day, and the railroads vie with one another in bringing excursion parties from the surrounding country. The climate is healthy, and mortuary statistics prove Toledo to be among the first half dozen cities in the country for health. Another pleasant feature is the splendid electric street car service, the horse car having long ago disappeared from the streets, and these furnish rapid transit from the remotest suburbs to the center of the city's activity. It is for this reason a good town for homes, any part of the city being easily and quickly reached from all points. There are two belt lines, one eight and the other about five miles in length, and the fare being but five cents for the entire ride, the fresh air facilities for those who do not own private vehicles will be seen to be unusually fine. Altogether there are ninety-five miles of street railway, all of it girder railed.

The year just closed saw the completion of an inter-urban electric railway in the form of a belt up the Maumee river on one side to the village of Maumee, thence across to the village of Perrysburg, (both historic as near Fort Miami, Fort Meigs, and the battle-field of Fallen Timbers) and down to the city on the east side of the river. There is also in process of promotion an electric inter-urban railway between Toledo and Bowling Green, a distance of 21 miles. As the present year promises to be one of great development in inter-urban railway construction, there is reason to believe that Toledo will be the center of other out-stretching lines. The future of these inter-urban roads is most promising ; their phenomenal success where operated gives the securities a standing that will invite Eastern capital seeking profitable investment, and the near future may see Toledo the focus of many prosperous electric lines. There is now a marked disposition to parallel existing steam lines and bid for local traffic and small freight. The road to Maumee and Perrysburg, though operated but a portion of the year, proved profitable from the day of



THE GARDNER BLOCK.



"THE NASBY."
THE WALBRIDGE BUILDING CO., OWNERS.

its opening. During the summer months it was crowded day and night with pleasure seekers from the city, as well as residents from the suburbs, and when winter came on the managers were agreeably surprised to find that the regular traffic developed rapidly. One great advantage of the line already is that it has made it possible for citizens of small means to have their homes on picturesque spots on the banks of the beautiful river, and yet be in easy distance of the city. The projected roads will bring the thousands of people in the towns not distant from Toledo over fifty miles, within shopping and theatre-going distance of the city, and thus enlarge and develop the territory directly tributary to this city.

There are no more prosperous and enterprising communities anywhere in the same stretch of territory than the towns and villages of Northwestern Ohio. Within fifty miles are Sandusky, Findlay, Tiffin, Fostoria, Clyde, Bellevue, Monroeville, Bowling Green, Defiance, Bryan, Napoleon, Wauseon, Norwalk, Paulding, Port Clinton, Oak Harbor, and many others, to say nothing of the prosperous towns of Michigan and Indiana, which are in a business way tributary to Toledo.

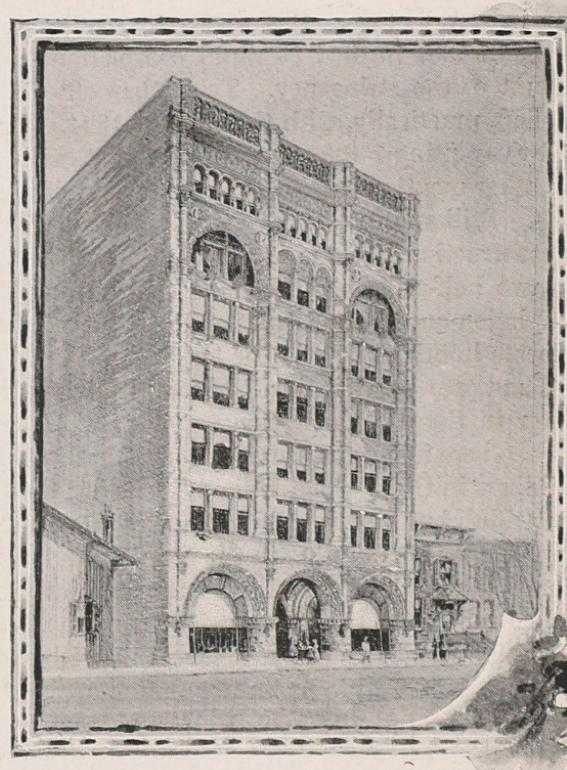
The field covered commercially is vast. There are in Toledo in the wholesale class, three of the largest and strongest grocery houses in the country, two thriving notions houses, two

dry goods houses, the second largest coffee and spice mills in the country, the best known cut-glass factory in the world, one of the largest wagon works on the continent, three of the most prosperous bicycle factories, one of which is the second largest in point of out-put in the United States, one of the most complete ship yards on the lakes, and the largest wine cask in use in the world. These are but features of a rapidly growing industrial community.

Toledo's financial strength and industrial solidity was forcibly illustrated during the recent panic. There were no bank failures and no runs on the banks. Business failures were notably few, and those confined to small tradesmen.

As showing its comparative and actual financial strength, Toledo has a banking capital and surplus of \$6.80 per capita more than Cincinnati; \$7.33 per capita more than Detroit; \$7.80 per capita more than Indianapolis; and \$28.38 per capita more than Columbus, Ohio. Toledo stands second to no city in Ohio for conservatism and soundness of banking institutions. The increase of loans and discounts of 1894 over the preceding year, according to statements of the six National banks, is \$1,065,752, while there was an increase of deposits of \$2,183,364, and an increase of surplus and undivided profits.

What is much to the point is the fact that more building on a large scale was done in Toledo during 1894 than in any other



THE NATIONAL UNION BUILDING.

year in our history. One seven-story office building of the latest construction (the Gardner) was begun during the panic and pushed to rapid completion during the most trying times. There was no cessation of work on account of the stringency. Two other office buildings of the most modern construction were begun in 1893, and finished, practically, with the close of 1894. One of these is a steel frame, fire-proof, seven-story office building (The Nasby), fronting 150 feet on Huron street, with a tower 187 feet high; the floor space is about 70,000 square feet. The other mentioned (the National Union Building) is seven stories high, with one of the finest auditoriums in the State. Still another, The Valentine, is complete except inside finishing. It has a frontage of 240 feet, and, as part of its construction, has one of the most complete and commodious theaters between New York and Chicago. Despite the two half-million dollar fires that visited Toledo during 1894, building progressed. Men are pushing to rapid completion one of the largest and best bicycle factories in the country, in spite of attractive bonus offers to the plant to locate in other cities. The largest building burned in the great Chamber of Commerce fire, namely, the Chamber of Commerce building itself, is completely rebuilt and occupied. These facts are cited to show Toledo's recuperative power in times of emergency.

There is now in process of construction a half million dollar court house, which will be one of the finest public buildings in Ohio. The United States has here a modern stone building; we have a magnificent stone library; the finest Club building, also best Armory between New York and Chicago; the most complete and best arranged Soldiers' Memorial building in the country, and a Manual Training School that has been the model for many now in operation as part of the educational facilities of much more populous cities. The buildings occupied by the "Blade" and "Bee" are of the most modern construction, and fitted out with the finest modern newspaper equipment. The many fine residences compare favorably with those in any of the large cities.

In 1850 Toledo had a population of 3,829, and in 1890 the Federal Census showed it to be 81,434, indicating an increase in forty years of 2,027 per cent. During the same period Cleveland's ratio of increase was 1,376; Cincinnati's, 157; Dayton's, 439; Detroit's, 878, and that of Columbus, 405. Toledo's population now is estimated at



"THE VALENTINE"—OWNED BY GEO. H. KETCHAM.

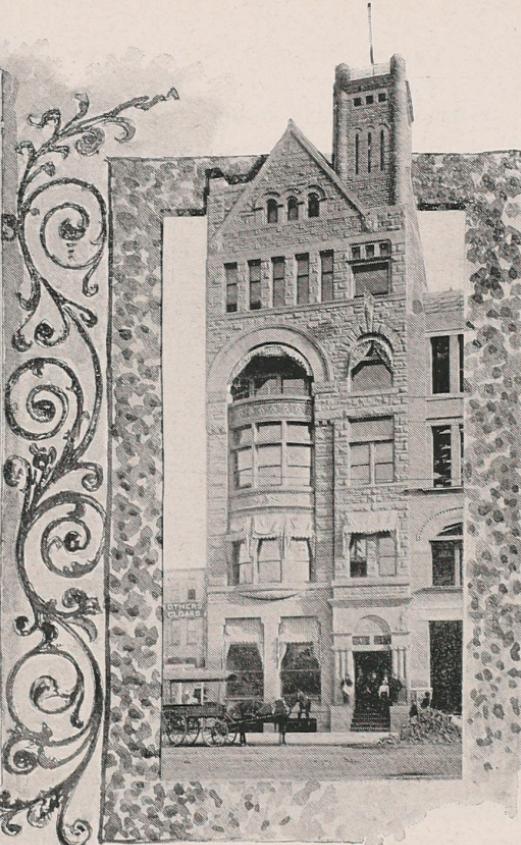


T. P. BROWN'S NEW CHAMBER OF COMMERCE.

110,000 by some, and at 125,000 by others; a conservative estimate would be about 115,000. There has been no spasmodic influx of population. The growth has been steady and healthful. The prospects for substantial, steady increase are now brighter than ever before. There is a recognition of this fact by the live business men of Toledo, and preparations are making to take care of it. In 1894 there was organized the Toledo Chamber of Commerce comprising over 400 of the most active business and professional men of the city. Its object, as defined by the constitution, is as follows: "The Chamber of Commerce aims to bring together the business men of Toledo for exchange of ideas; to inspire mutual helpfulness and emulation without envy; to stimulate a progressive public spirit, and to zealously promote the commercial, manufacturing, industrial and general interests of the City of Toledo." The offices of the Secretary are located in the Produce Exchange building, and the great floor of the Exchange is used jointly by the Chamber of Commerce and Produce Exchange. This latter organization is strong and healthy, most of the offices in the building being occupied by members of the exchange. There is little or no speculative trading,



TOLEDO BLADE.

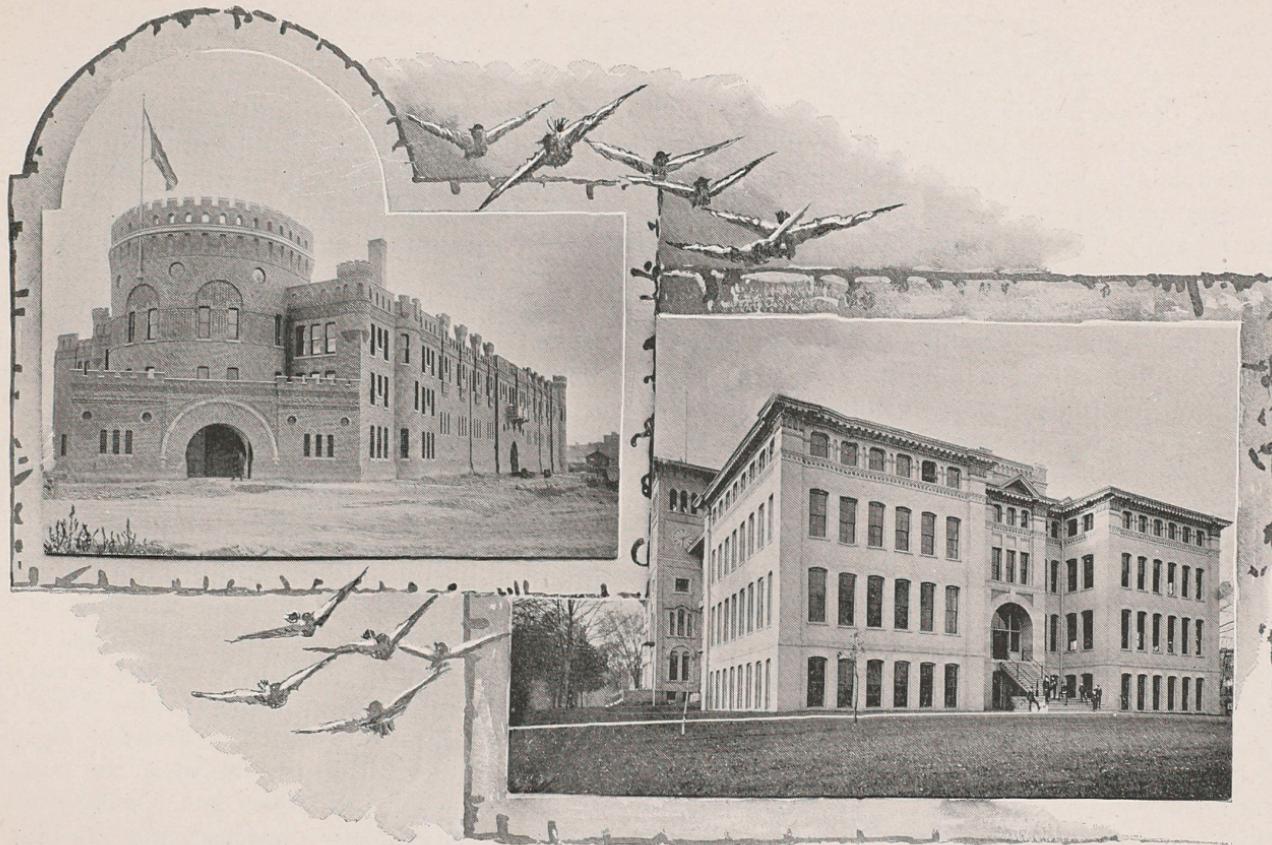


TOLEDO BEE.

the vast business transacted yearly being strictly business trading. That this is immense will be well understood when it is known that Toledo is the largest primary winter wheat and clover seed market in the world. Failures on this Exchange are of rare occurrence, and all the firms are prosperous.

The late development of the great Ohio oil field has been in a northerly direction, bringing the field of active operation right to the doors of Toledo. The result has been the removal of nearly all the large operators to this city, and with them the large bank accounts that come from enormous production. Another direct result is renewed activity in the refining of oil at Toledo as well as the manufacture of the by-products of petroleum. The location of one of the largest refineries in the country is among the improvements promised Toledo in the near future. As the price of Ohio oil mounts nearer the Pennsylvania crude, and the rapid development of the Ohio fields increases the importance of the Ohio oil, this addition to Toledo's industrial advantages grows more important. Whatever there is in the future for oil as a fuel, Toledo will be the first city in the country to make the most of it. For proximity to coal oil and natural gas there is no city so favored. Being located on both sides of the Maumee river, with many miles of dock frontage, there is an abundance of room for manufacturing plants within touch of the railroads and steamship lines in or near the city.

An advantage of much importance is the high standard of Toledo's industrial classes. Being such a large railroad center, and the terminus of so many lines or the dividing point of all divisions on through lines, Toledo is naturally the home of many high class railroad employes, conductors, engineers, firemen, mechanics of all departments and hundreds of office clerks and officials. Skilled mechanics who are employed in bicycle factories, wagon works, railroad shops, foundry and machine shops, planing mills, glass factories, oil refineries, ship yards, malleable iron works, sewing machine factory and industrial establishments of a kindred nature, together with well paid employes of great flour mills, grain elevators, coffee and spice mills, tinware, furniture, brush, carriage and other factories, make a very desirable and thrifty class of consumers. The percentage of clerks and artisans who own their own homes is unusually large; the working classes are well settled, and labor disturbances



ARMORY, O. N. G.

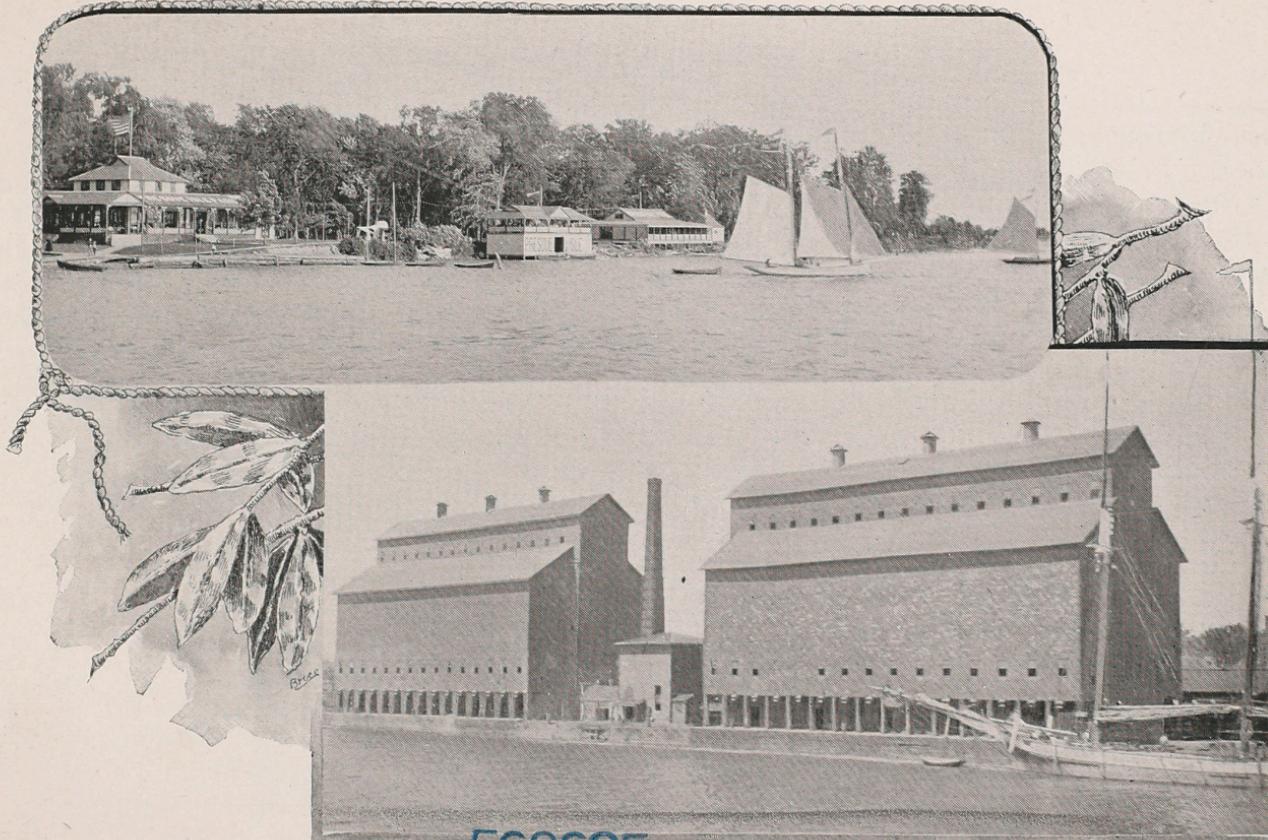
MANUAL TRAINING AND HIGH SCHOOL BUILDING.

extremely rare. Compared with other cities, the number of unemployed is small, and municipal authorities experience little trouble from the class dependent upon the city for aid. Although this winter has been severe, Toledo has had little complaint. Few of our establishments were closed or crippled during the year just passed, and the working classes are well employed at all seasons.

Educationally, Toledo is up with modern methods and has plenty of comfortable school buildings. The Manual Training School is the feature in which Toledo is far ahead of the times, our school youth having the advantage of a thorough training in arts and trades, cookery, dressmaking and housekeeping in connection with the regular school course. Morally the city is one of the best in the country. Police statistics show Toledo to be one of the best governed cities on this continent. The criminal record is remarkably clear. We have a non-partisan fire department noted for its efficiency.

The cost of living is extremely low owing to the proximity of fine farming country and large gardening districts within a few miles of the city, as well as the great fruit-growing islands of Lake Erie, and the greatest meat distributing center in the world—Chicago. Fish and game are cheaper nowhere. Rents are reasonable; there is plenty of room and rapid transit facilities for a city of three times the population of Toledo. With two natural gas companies supplying the city, and coal cheap and right at our doors, there is no city in the country where fuel is a matter of so small expense. Artificial gas is supplied at \$1.00 per thousand cubic feet, and the purest river water, by actual analysis, enjoyed by any city is supplied by the municipality at low rates.

The system of city parks is greater and more complete than that of any city of the same size, or anywhere near it, in the country. There are nine principal parks, to say nothing of the triangular spots gardened and cared for by the Park Commissioners and scattered all through the residence portion of the city. Some of the parks are located on the banks of the Maumee river, on the street car lines and within two miles of the postoffice. The others are so located as to almost encircle the city. In the nine principal parks there is a combined acreage of land and water of over 1,500 acres. Those in or nearest the city are already improved, and all that the

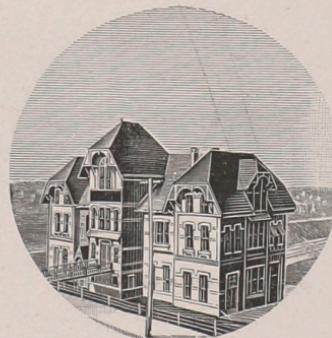


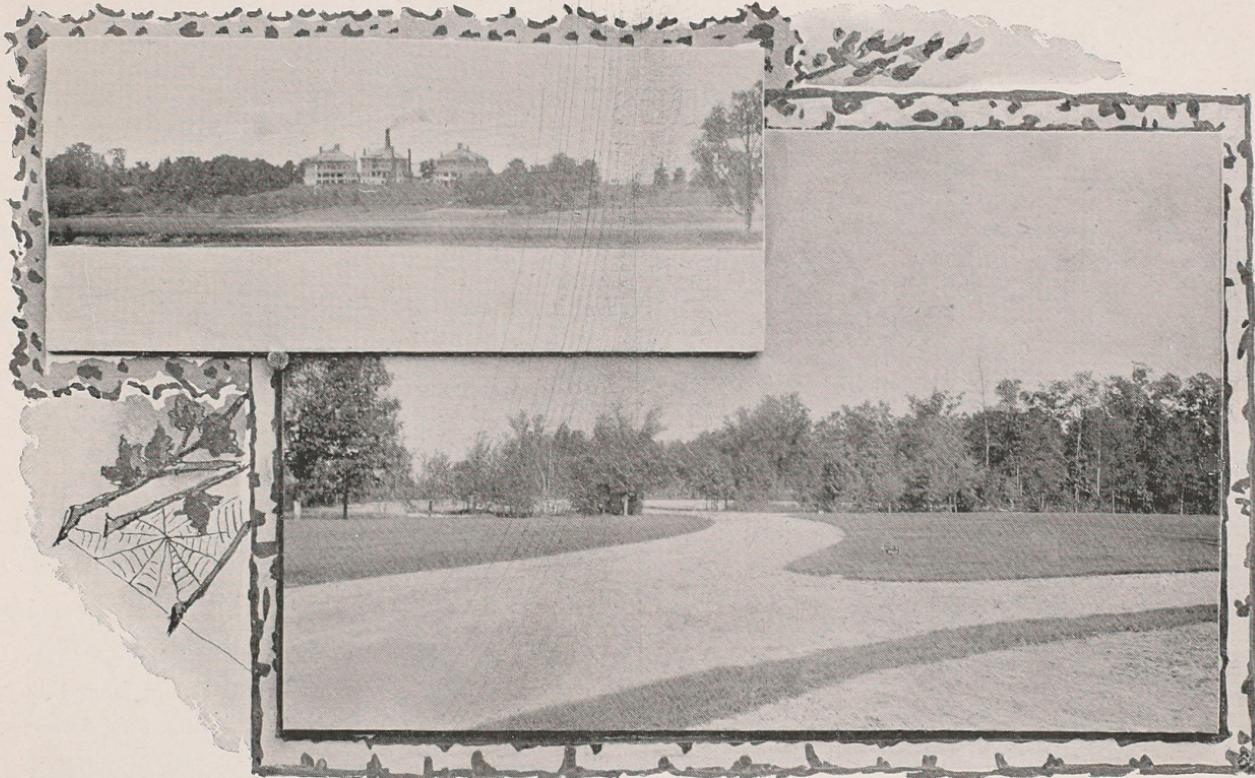
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PRESQUE ISLE.

L. S. & M. S. ELEVATORS.

landscape gardener can do to beautify what nature had already made beautifully picturesque is being done. Great improvements will be made the coming spring, there being an ample fund in the hands of the commissioners for this purpose. The magnificent new court house, the center of the city and only four blocks from the postoffice, stands in the center of a park of six acres. Immediately across from it is Memorial Hall, the grounds of which extend the length of a block; then come the public library and principal fire engine house together, taking up the length of another block, unbroken by private ground. The residence avenues are practically one vast park, as the lawns are wide, unfenced and thoroughly shaded. On the residence streets running west from the river shade trees begin within five blocks from the postoffice and continue on both sides their whole length.





CHILDRENS' HOME ON THE MAUMEE RIVER.

VIEW IN RIVERSIDE PARK.

SOME : INTERESTING : FACTS.

Toledo's Population—115,000.

Names in Directory—48,186 in 1894. In 1890, when Federal Census was taken, there were 38,558; 19,950 in 1880; 12,936 in 1870, and 3,150 in 1860.

Area of City—28.57 square miles; 22.37 on west side of Maumee River, and 6.20 on east side; total in acres, 18,284.80.

Climate—Mean temperature for January, 26 degrees; July, 74; highest ever reported by government up to August 31st, 1894, 99 degrees; lowest, 16 below.

Canal—Miami & Erie, Toledo to Cincinnati, 274 miles long; third largest in U. S.

Grain Receipts—26,717,003 for 1894.

Lumber Receipts—169,097,000 feet.

Coal Receipts—2,510,808 tons.

Elevators—12, with capacity of 7,160,000 bushels.

Streets—355.30 miles, $99\frac{7}{10}$ paved at close of 1894, principally with asphalt, medina stone, cedar block and fire-brick.

Engine Houses—11, with one of the best disciplined fire departments in the country.

Parks—1,500 acres, land and water.

Banks—6 National, 5 Savings, 1 private.

Building and Loan Associations—13.

Water Works—Plant cost \$1,490,187.61 to Jan. 1, 1894. Stand-pipe 225 feet high; capacity, 33,000.

Militia—4 Infantry companies, including the famous Toledo Cadets, and 1 Battery Light Artillery.

Schools—44 public, 1 convent, 1 select boarding school for girls, 21 churches, and 3 business colleges.

Bridges—56; 40 fixed and 16 swing.

Hospitals—4, including one for women.



COLLINGWOOD AVENUE.

Medical College—1.

Distances—From Toledo to Pittsburg, 261 miles; Buffalo, 269; Chicago, 244; Detroit, 60; Cincinnati, 202; Kansas City, 633; St. Louis, 436; Wheeling, 222.

Railroads—11 distinct systems; 23 lines of road, operating 4,637.4 miles of main track, and about 157 passenger trains daily.

Railroad Stations or Depots—4.

Churches—87; including 8 Baptist, 6 Congregational, 3 Jewish, 14 Lutheran, 16 Methodist, 6 Presbyterian, 7 Protestant Episcopal and 11 Roman Catholic.

River Frontage—25 miles of dockage.

Hospital for Insane—One of the largest in the country, just outside city limits and on electric street railway. It is the Toledo Hospital for the Insane, and is a State institution, famous as one of the best managed cottage system asylums in the world.

Library—33,000 volumes.

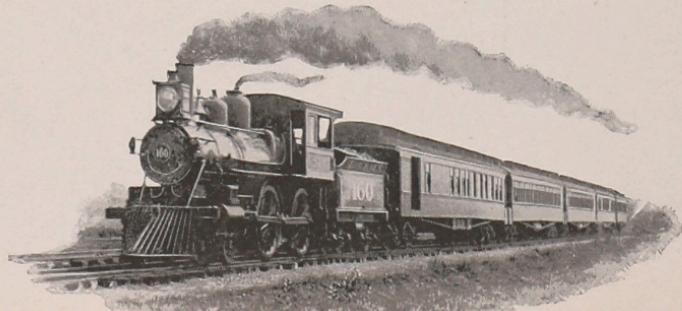
Newspapers—5 daily, 18 weekly.

Natural Gas Lines—2, with 200 miles of distributing pipe.

Electric Street Railway—95 miles.

Illuminating Gas—Plenty of it, at \$1.00 per thousand.

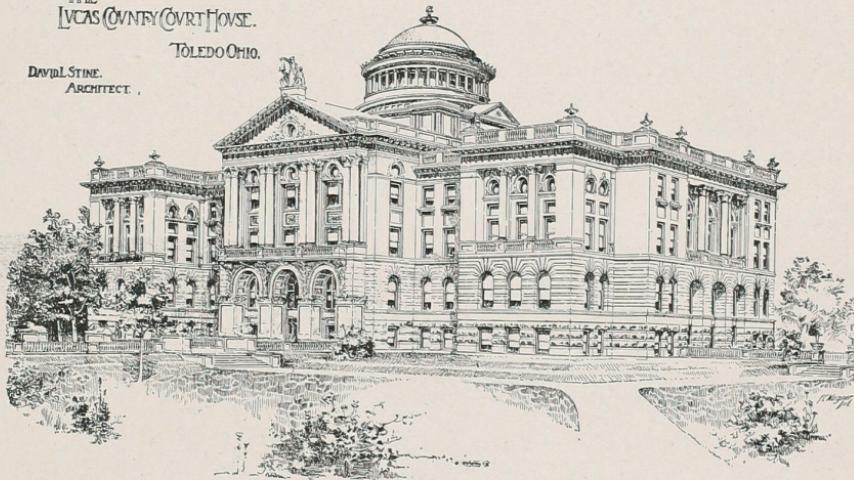
Electric Light Companies—3.

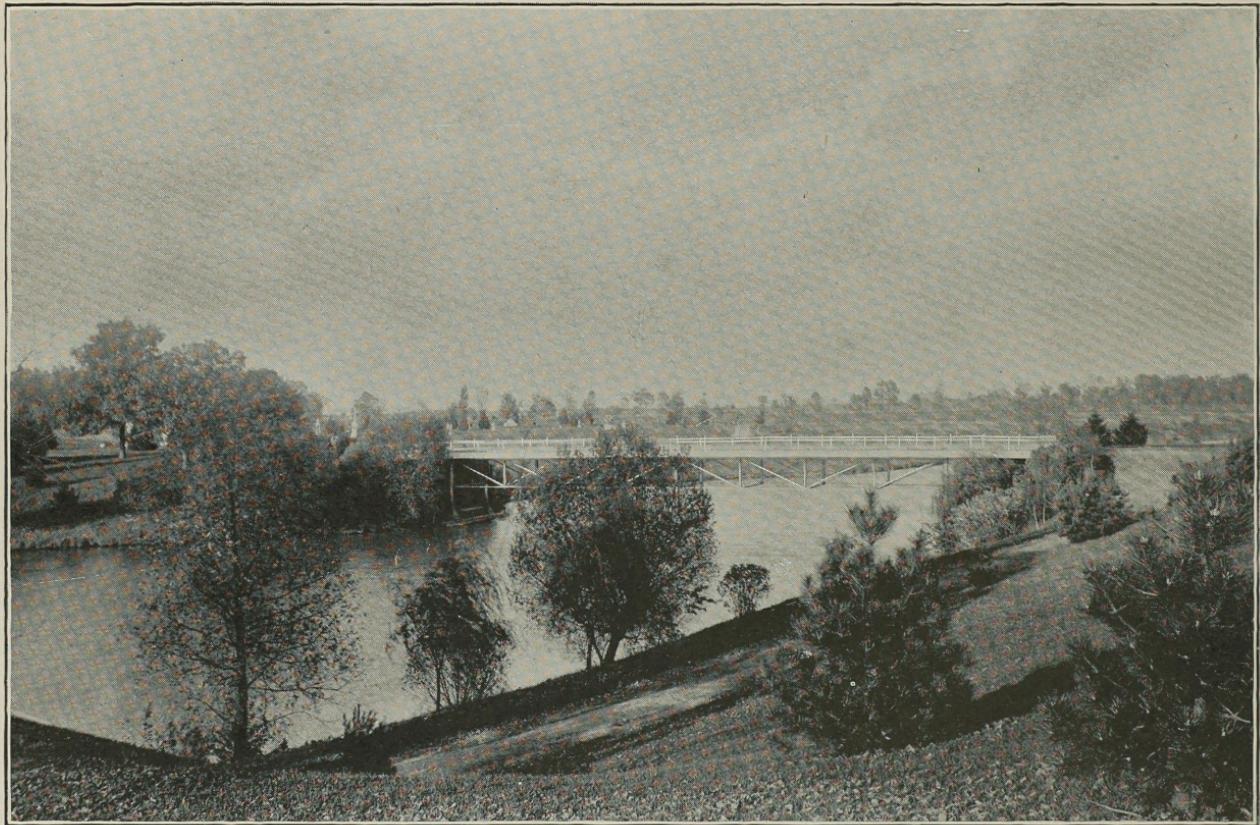


THE
LUCAS COUNTY COURT HOUSE.

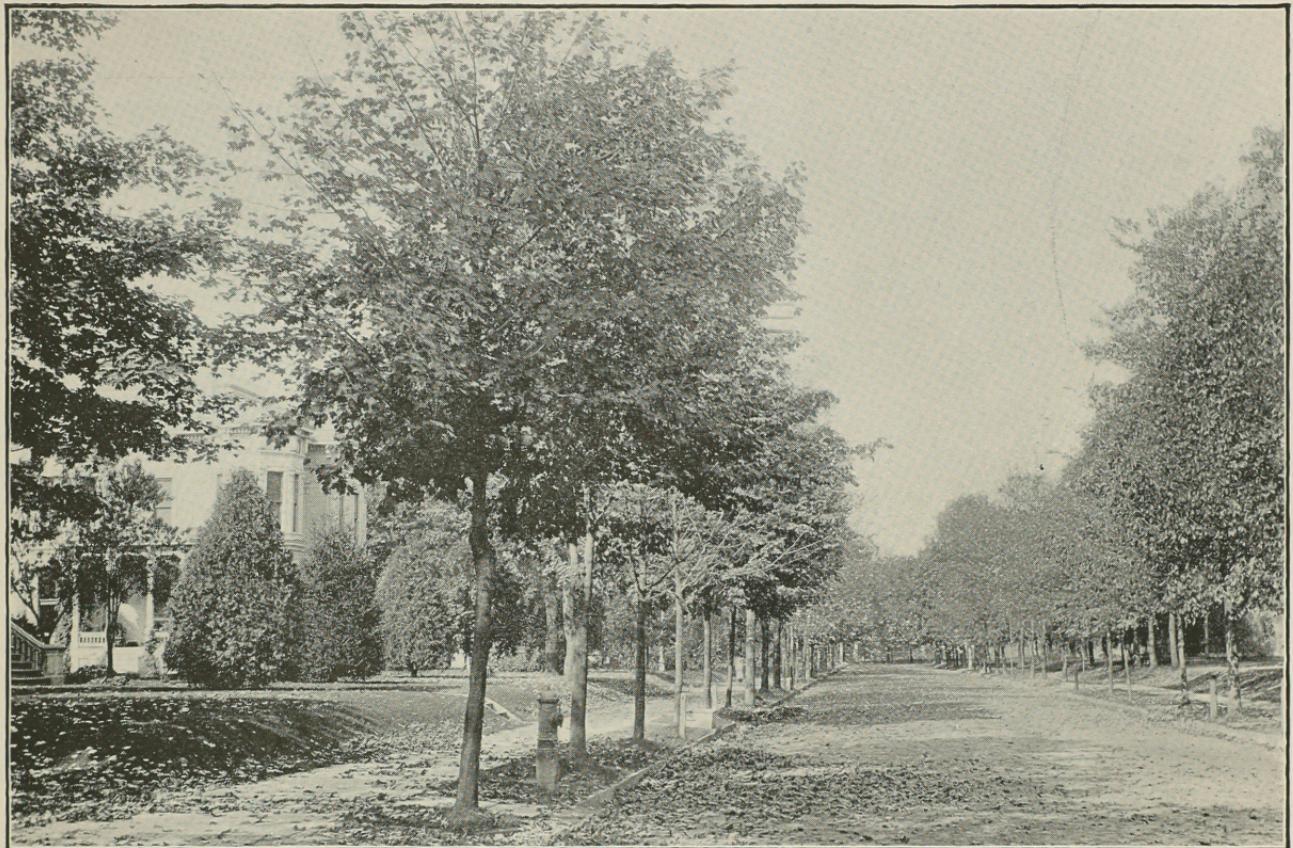
TOLEDO OHIO.

DAVID STINE.
ARCHITECT.

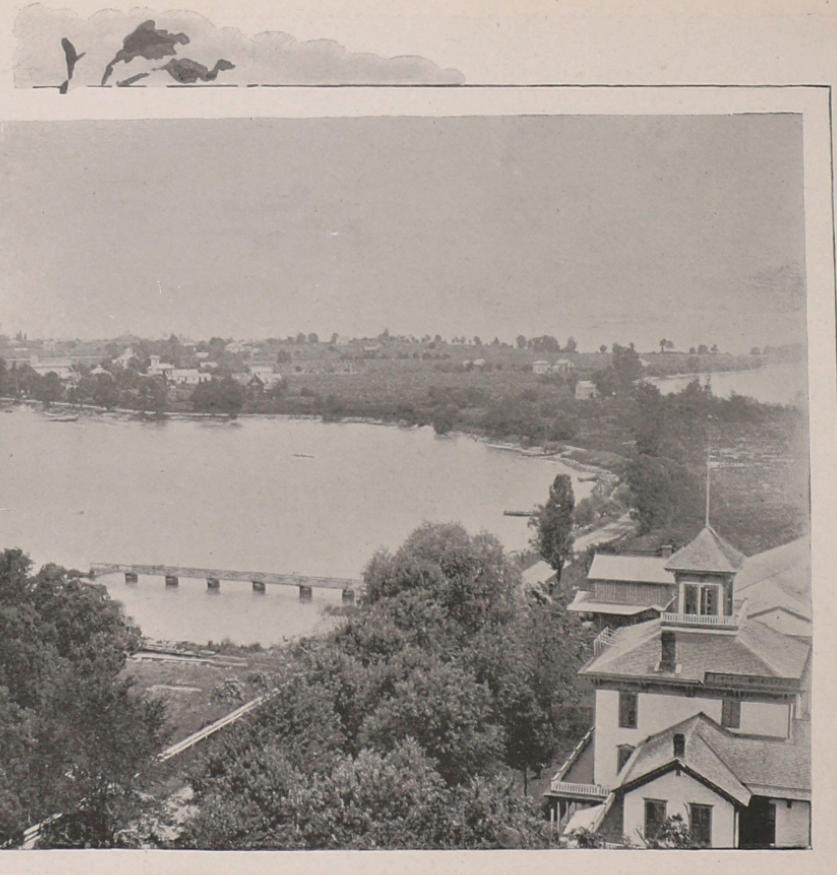




VIEW IN WOODLAWN CEMETERY.



VIEW ON MADISON STREET.

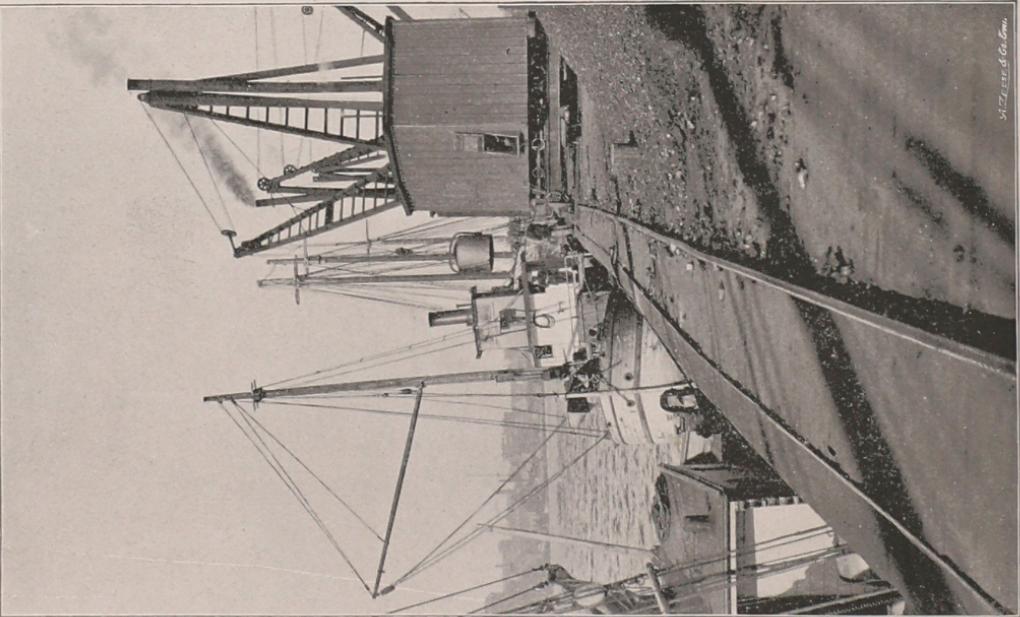


PUT-IN-BAY.



OUTING CLUB AND BRIDGE IN CITY PARK.

LOADING COAL AT OHIO CENTRAL DOCKS.





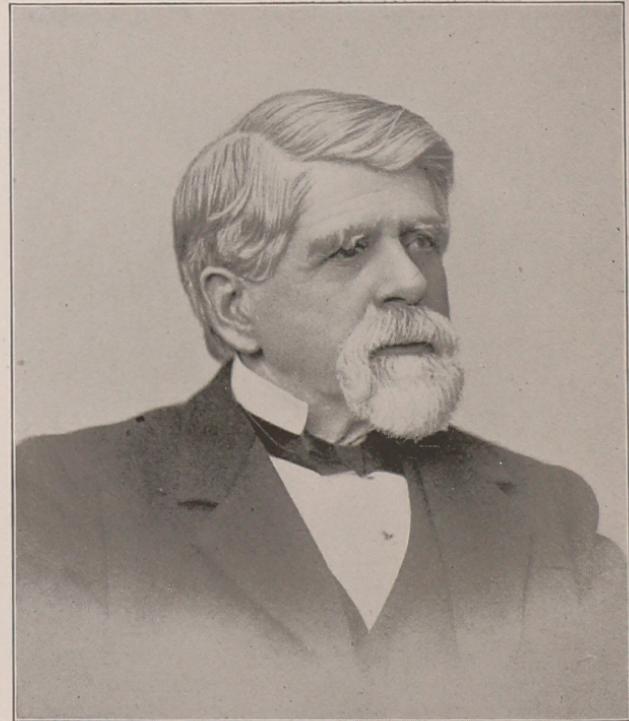
SAMUEL M. YOUNG.



WELCOME O. PARKER.



GEORGE R. HAYNES.



CHARLES H. SCRIBNER.



GUY G. MAJOR.



LEM. P. HARRIS.



BENJ. RAITZ.



PARKS HONE.



C. F. WALL.



THOMAS R. COOK.



C. RUDOLPH BRAND.



W. P. HESTON.



DAVID L. STINE,



GEORGE S. WAITE,



C. E. TUAL.



CHARLES H. JONES.



L. E. CLARK.



I. I. MILLARD.

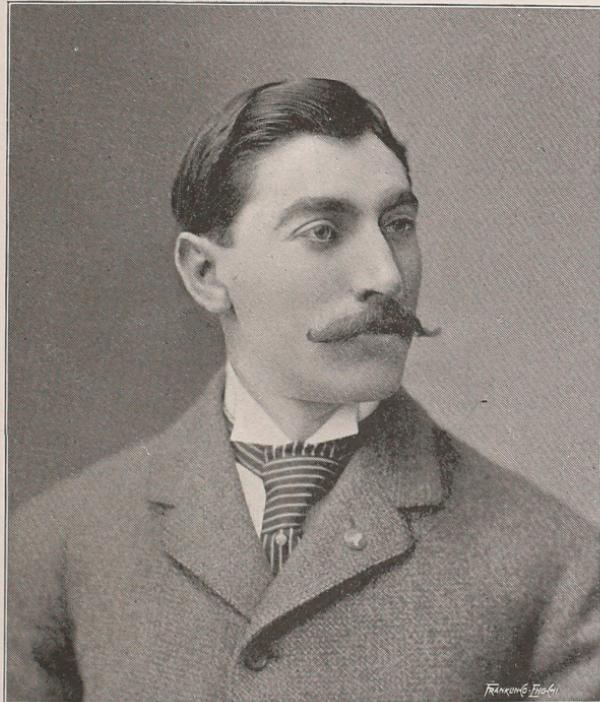


W. V. MC MAKEN.

Photo by Van Loo & Trost.



AUGUST WENDT.



JOSEPH HOFMAN.



J. V. NEWTON.



JASON A. BARBER.



CHAS. E. SUMNER.



J. H. SOUTHARD.

Photo by Van Loo & Trost.

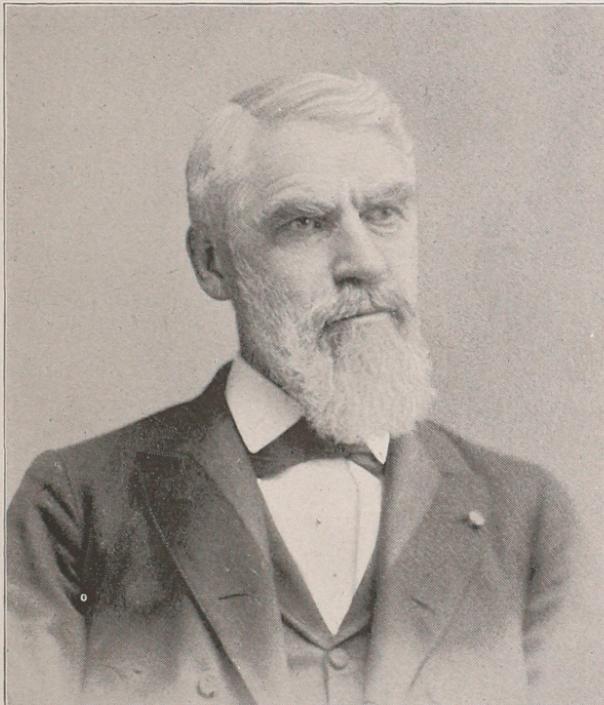


J. KENT HAMILTON.

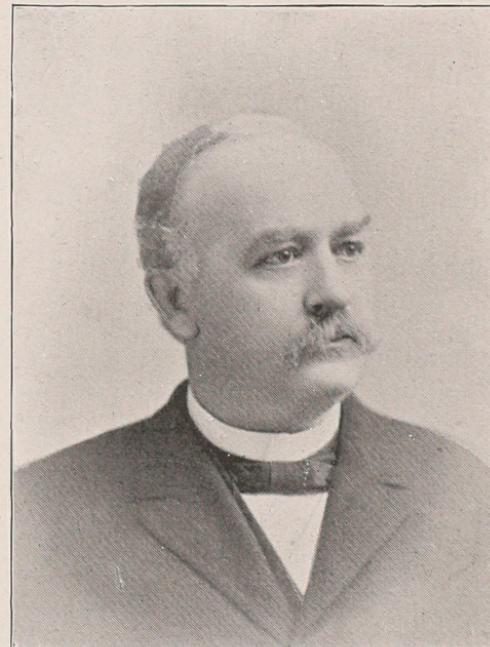


JOHN H. DOYLE.

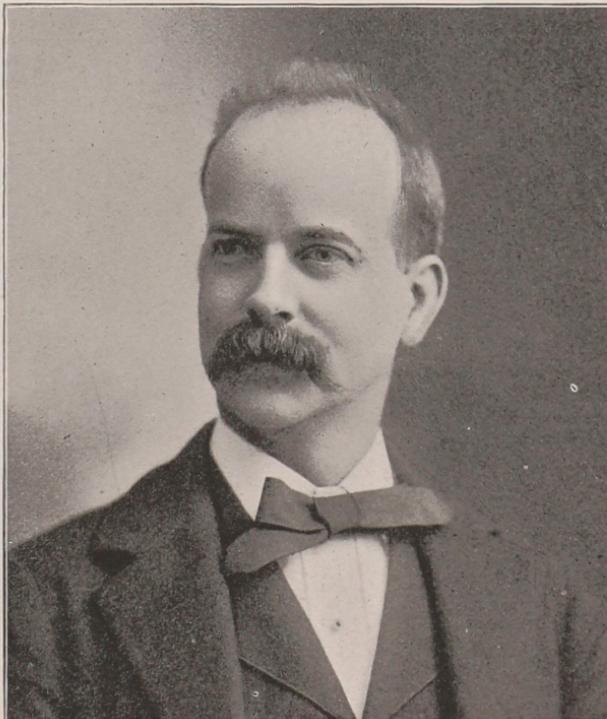
L. W. MORRIS.
Photo by Van Loo & Trost.



RICHARD WAITE.



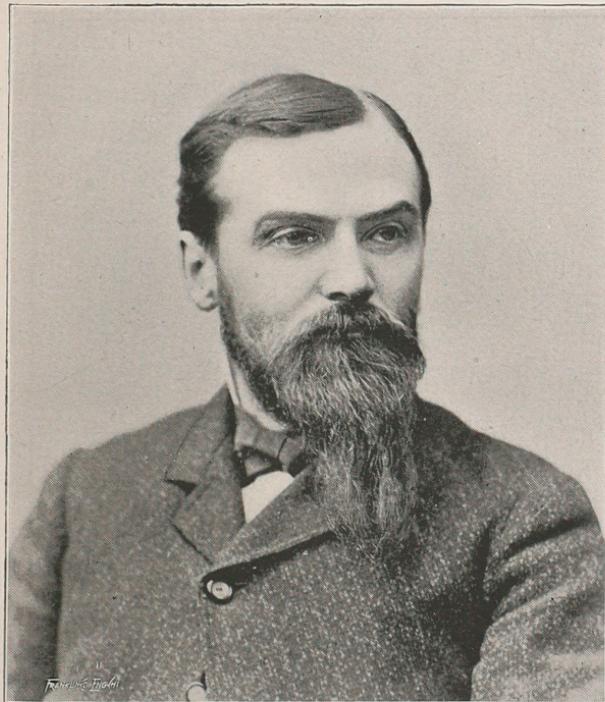
W. S. THURSTIN.



HARRY E. KING.



THOMAS H. TRACY.
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L. K. PARKS.



O. S. BRUMBACK.



W. H. TUCKER.

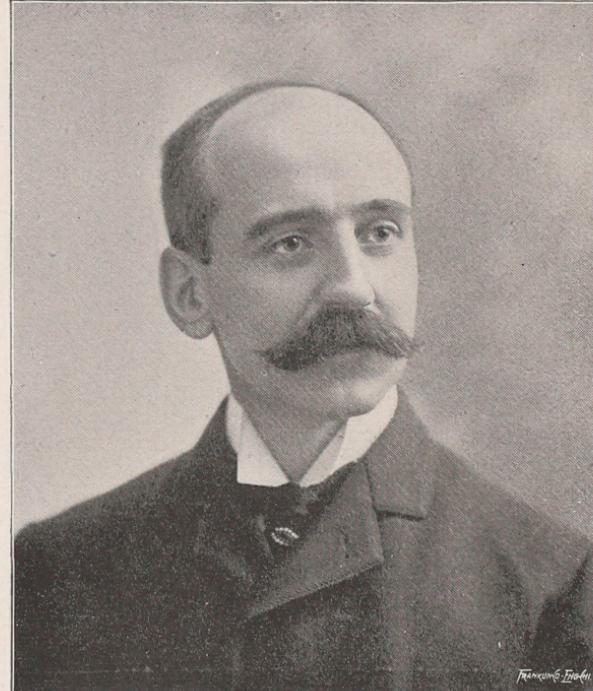
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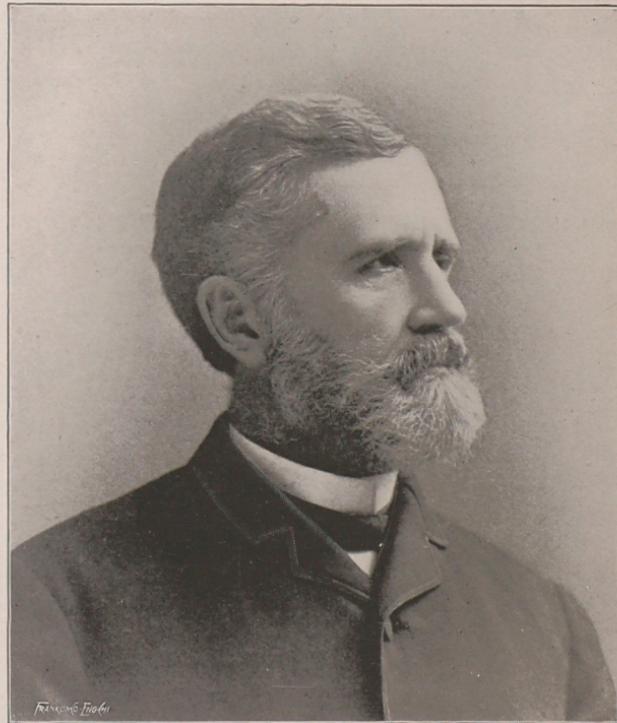


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H. S. BUNKER.

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HARVEY P. PLATT.

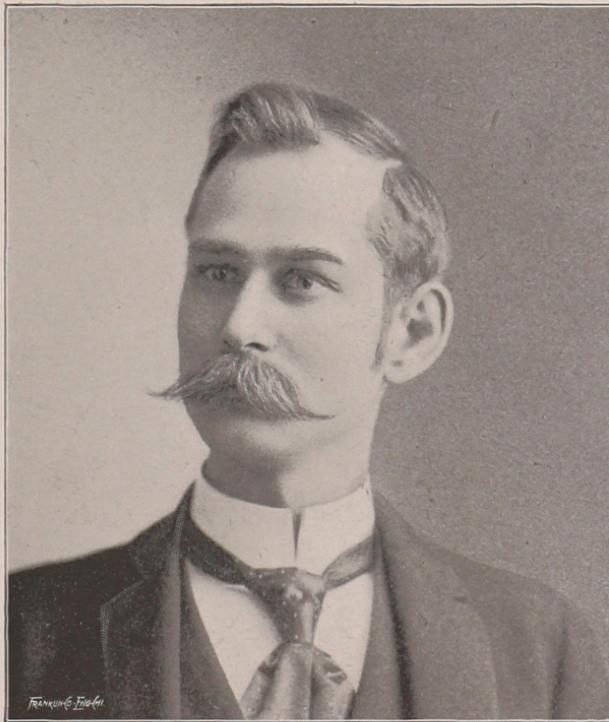
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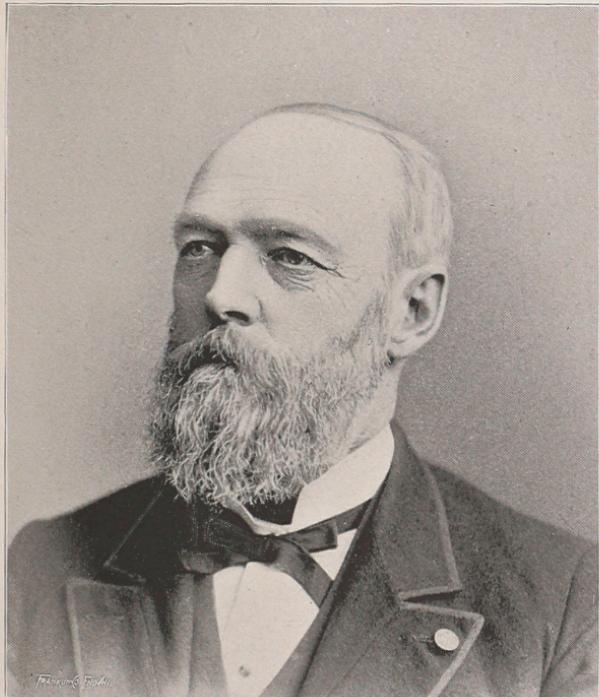
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GEORGE A. BASSETT.
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CHAS. GATES.



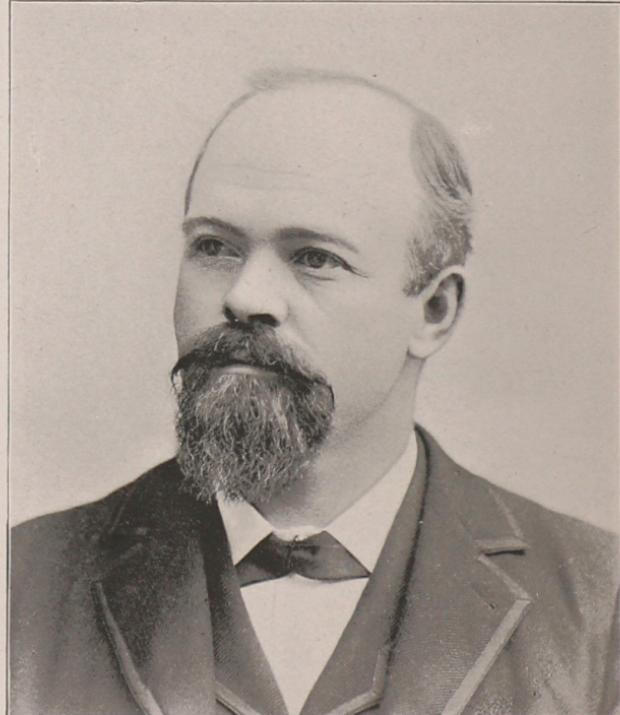
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WM. WATTS.



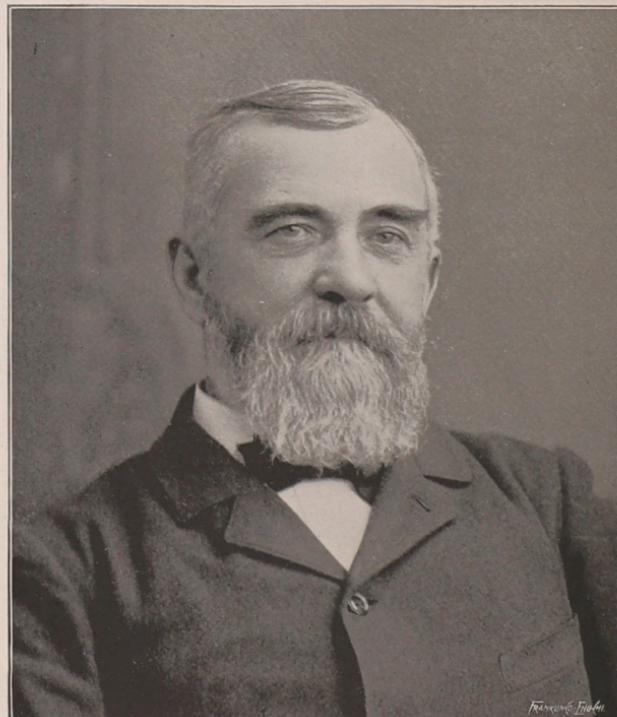
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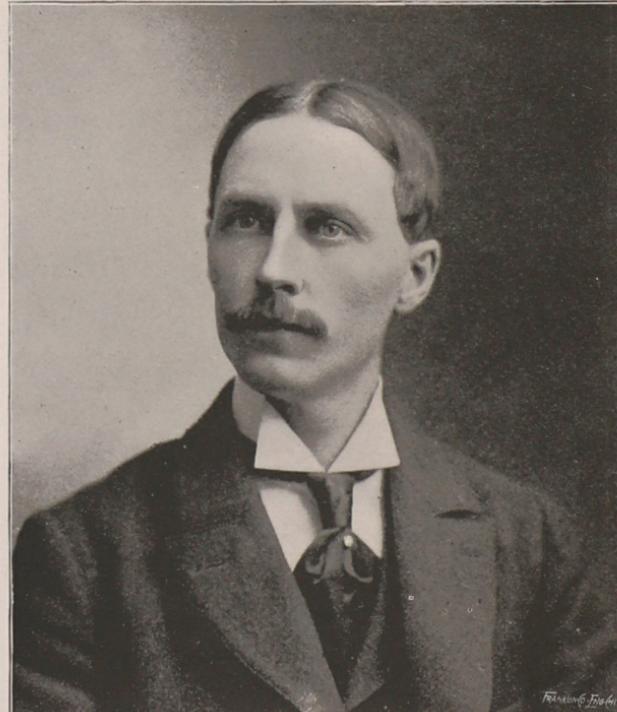
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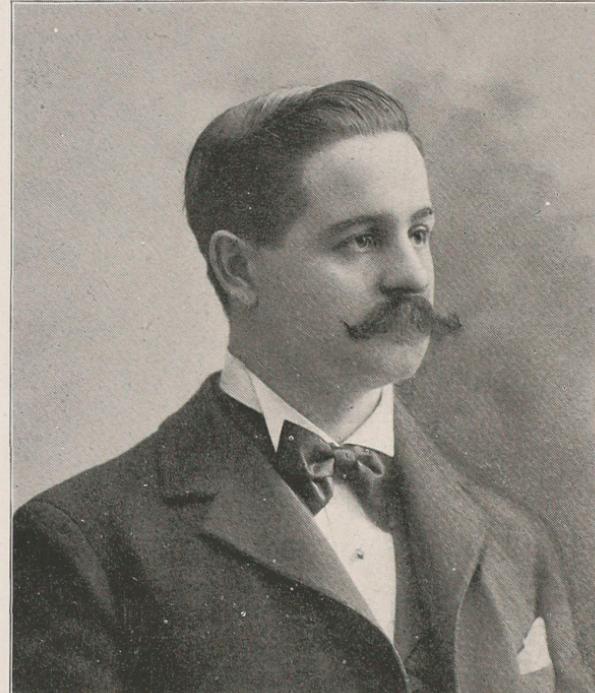
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T. B. CAMPBELL.



T. B. TERRY.



J. M. BOUR.
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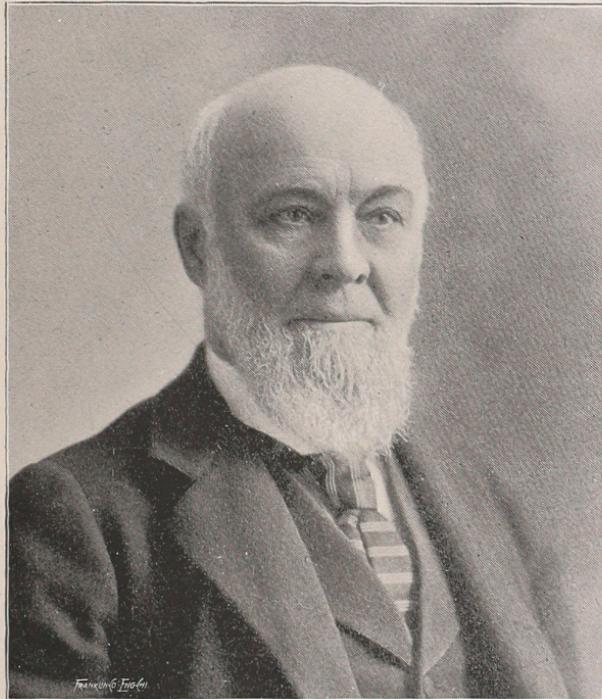


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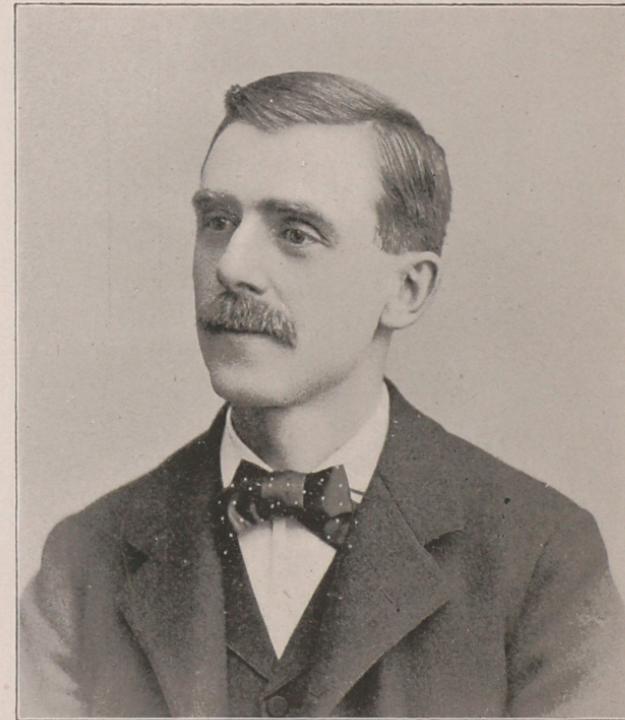


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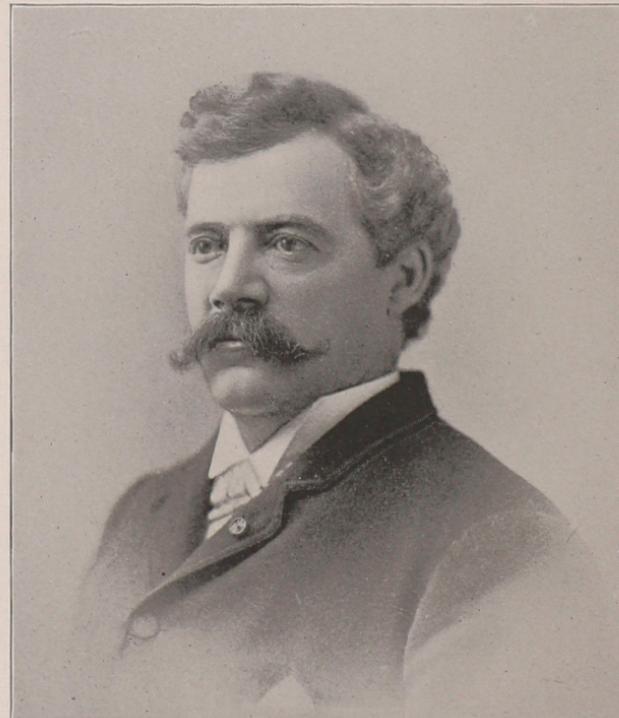
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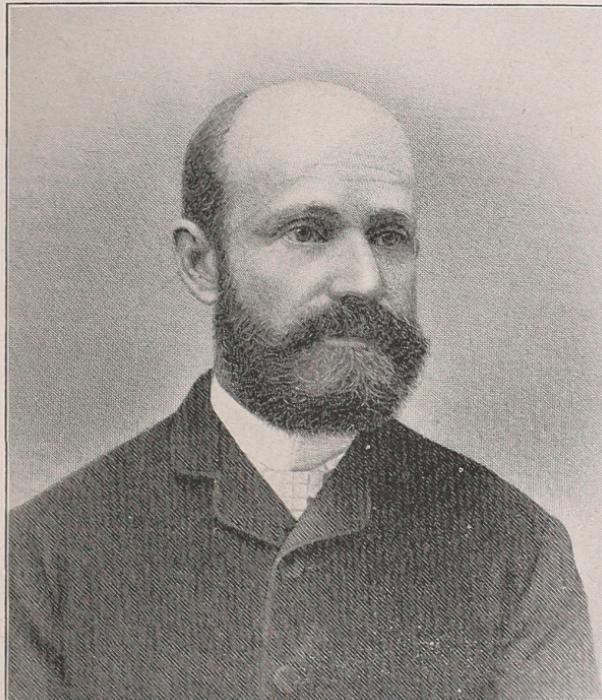


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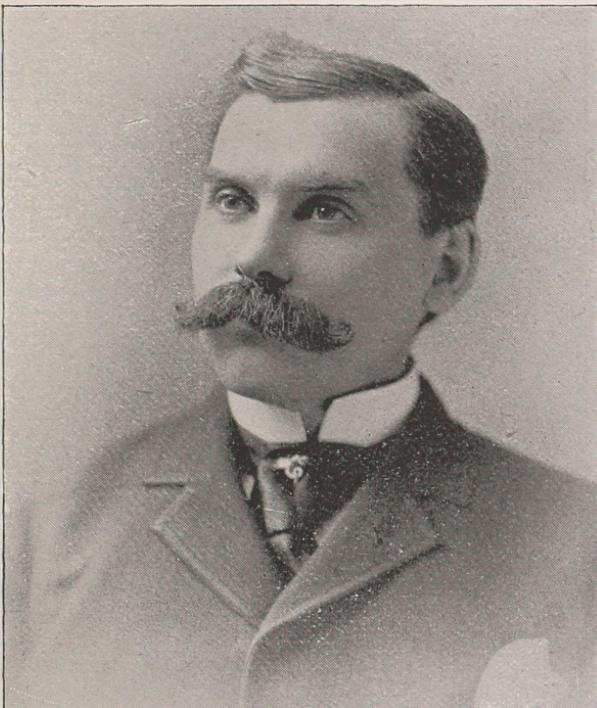
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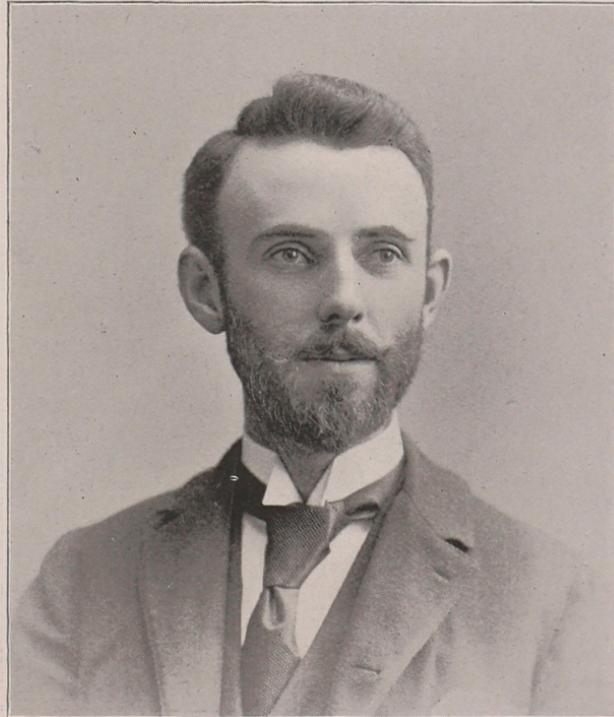
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WM. WALCOTT.



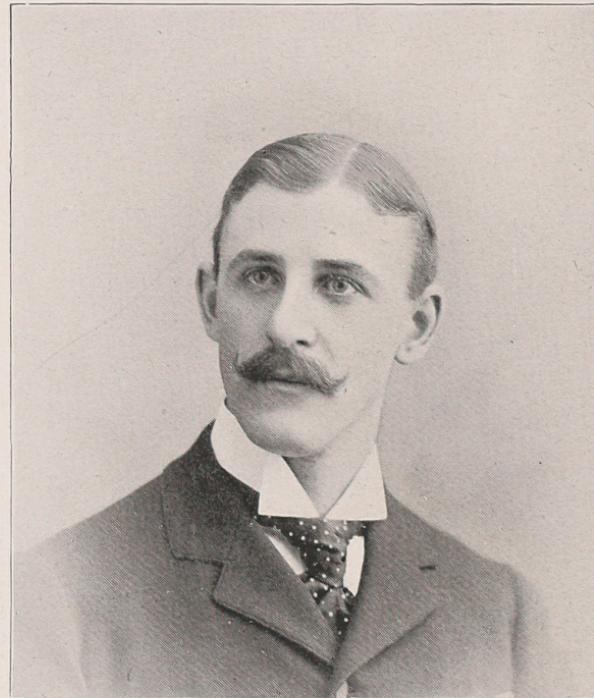
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ROBERT LEIBIUS.



E. C. DEARDORFF.



T. H. DEARDORFF.



GEORGE J. WALDVOGEL.



CHARLES H. PIXLEY.
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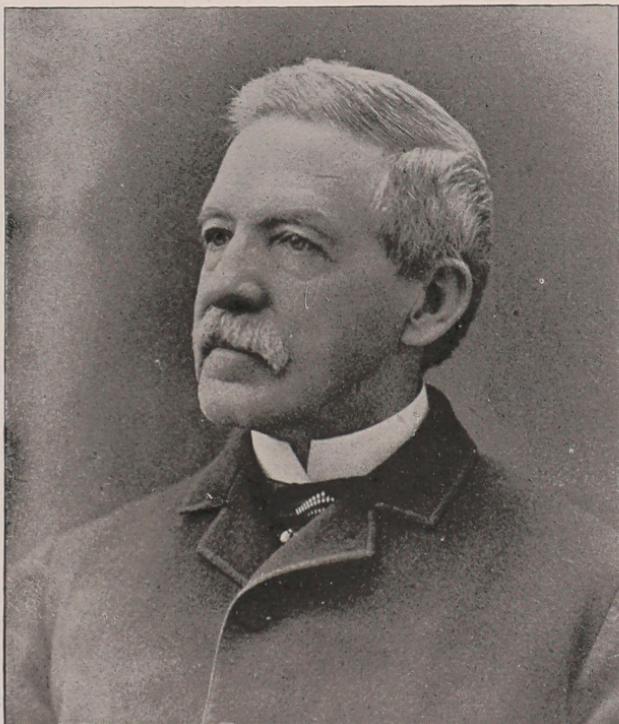


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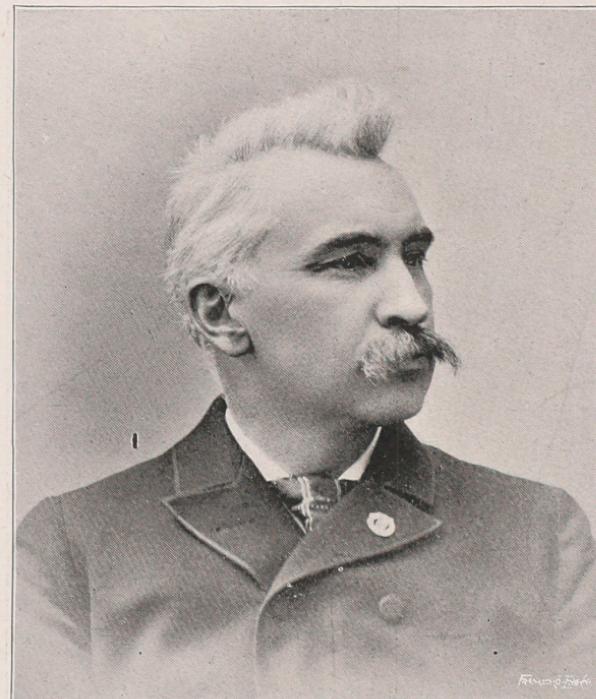
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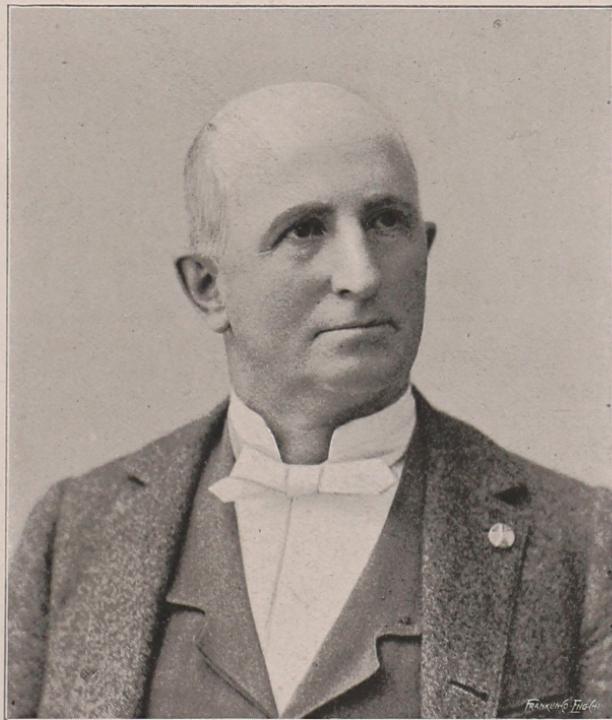
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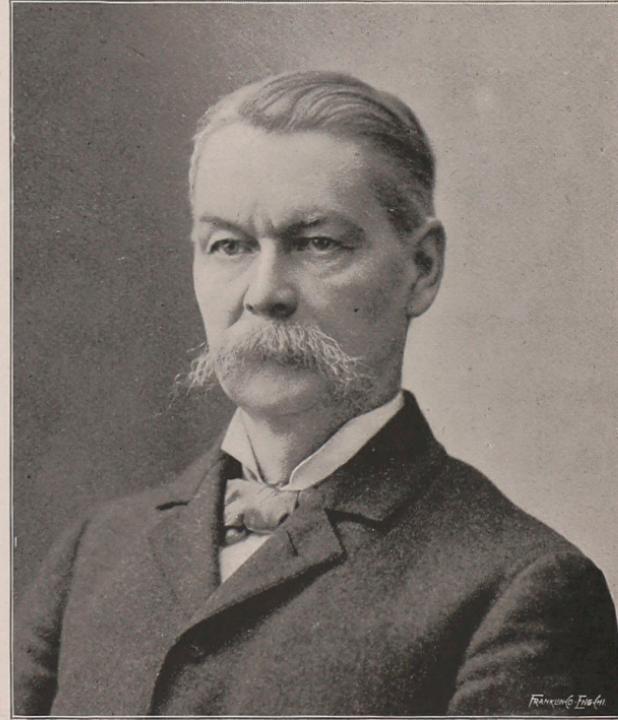
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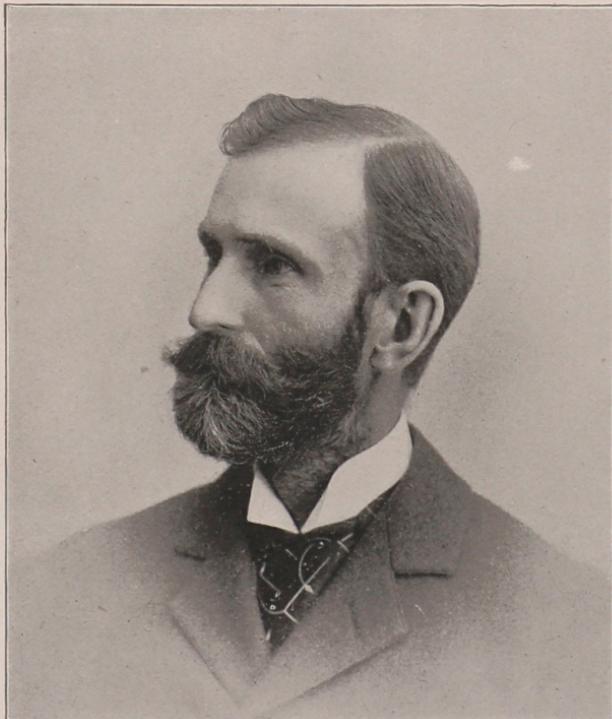
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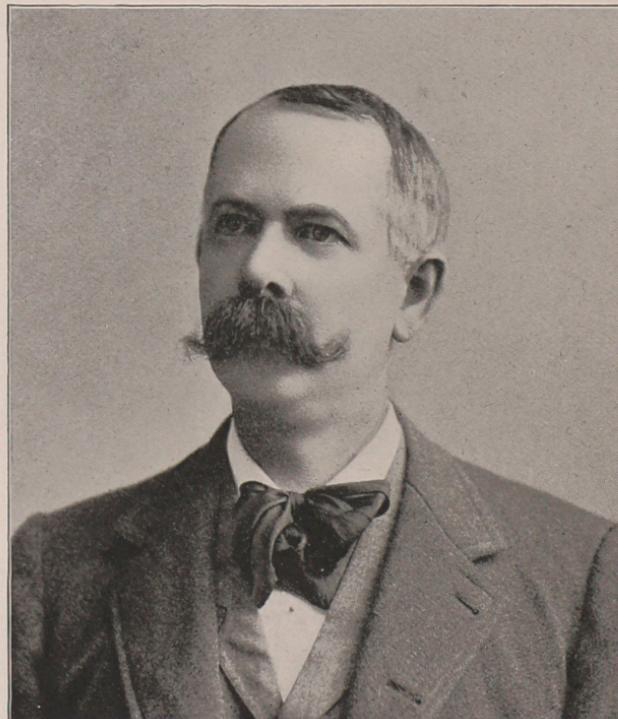
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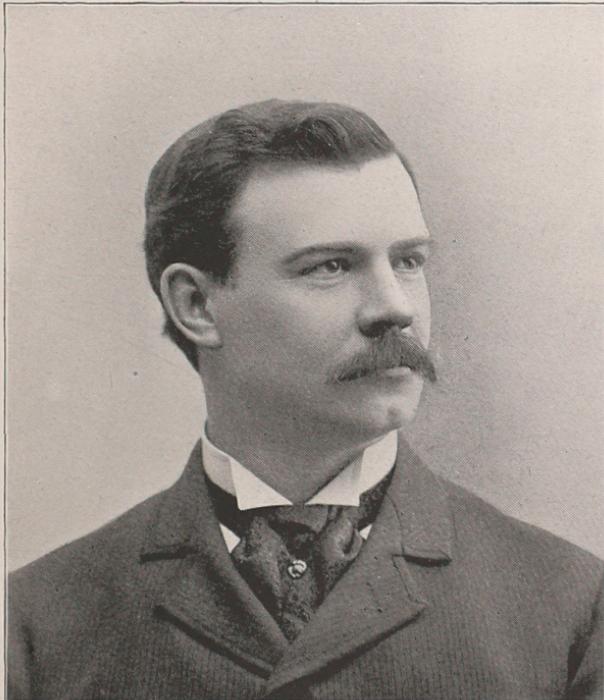
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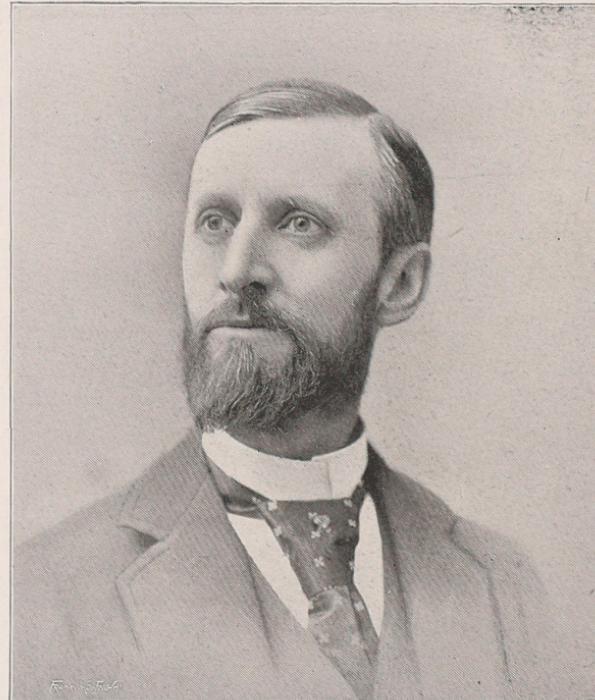
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F. T. LANE.



GEORGE H. KETCHAM.

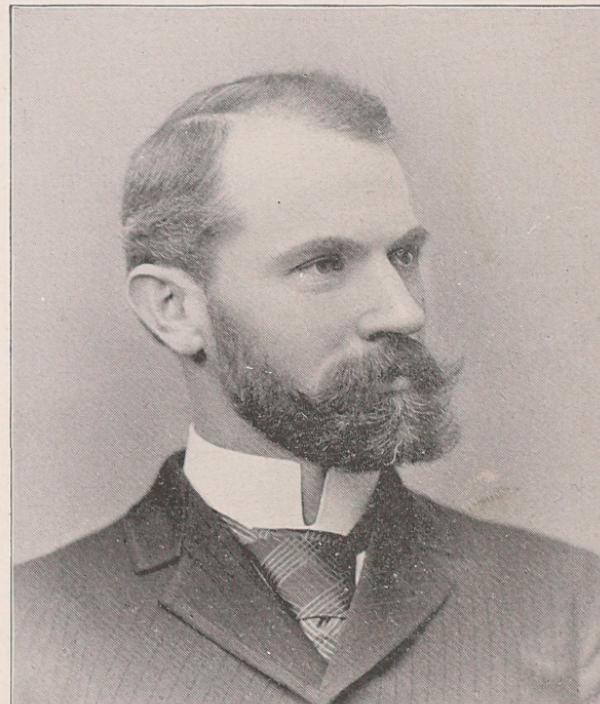
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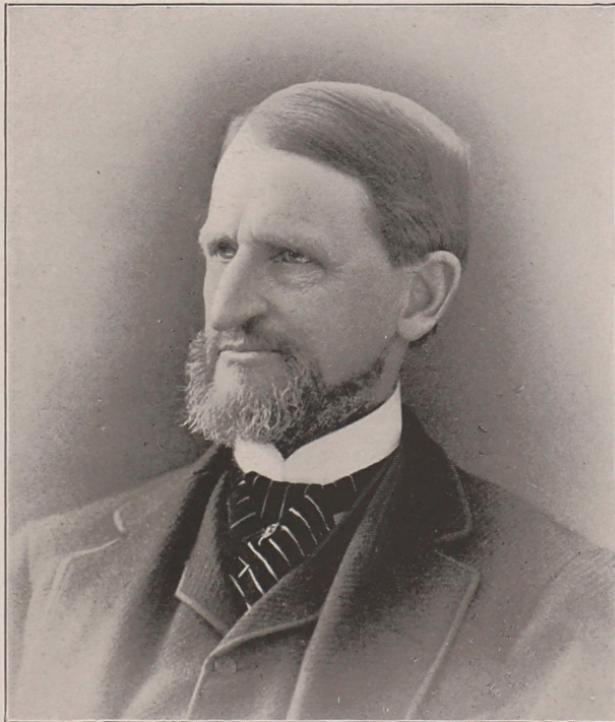
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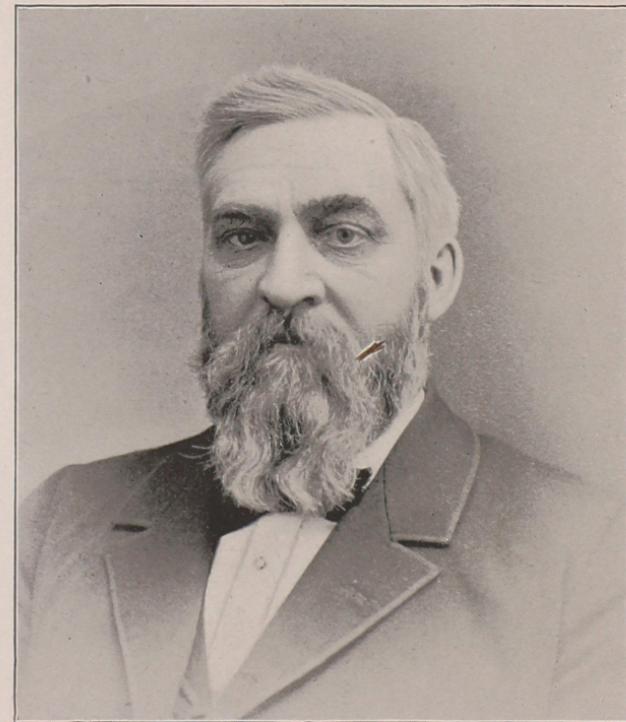
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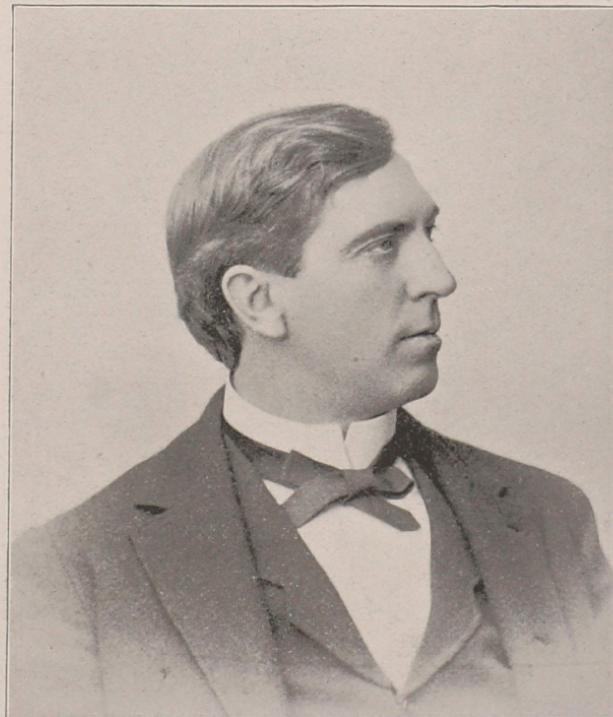
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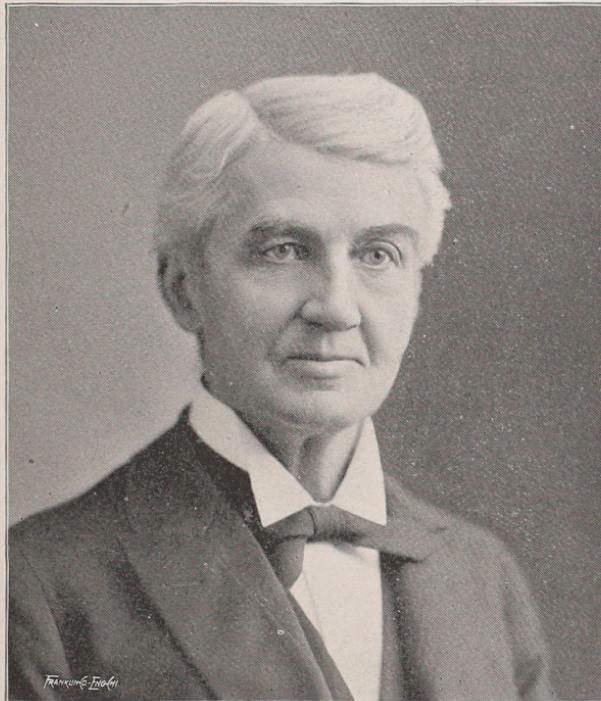
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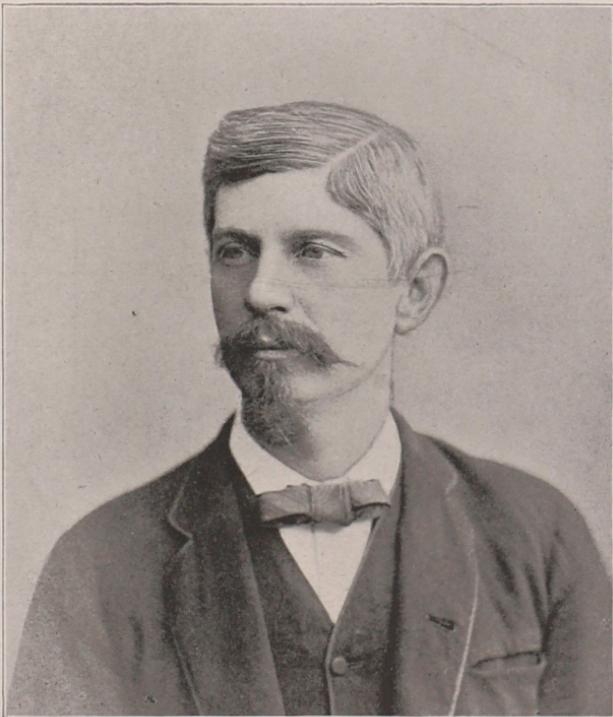
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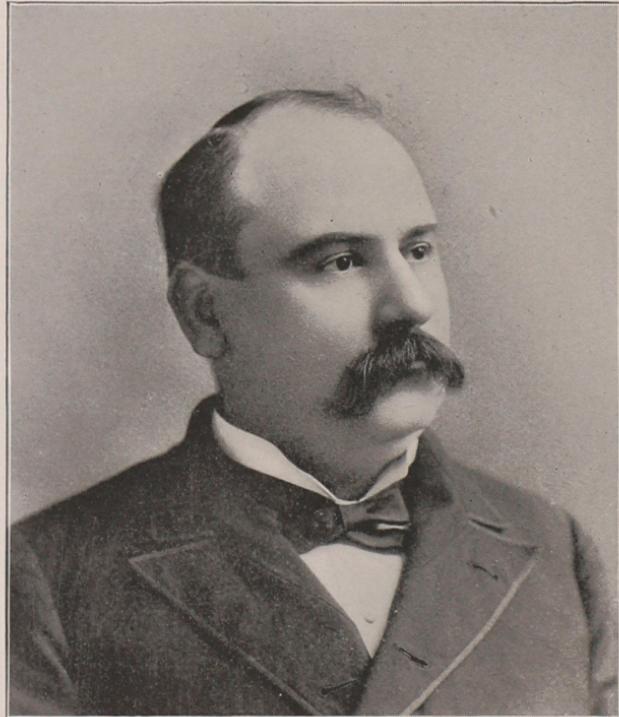


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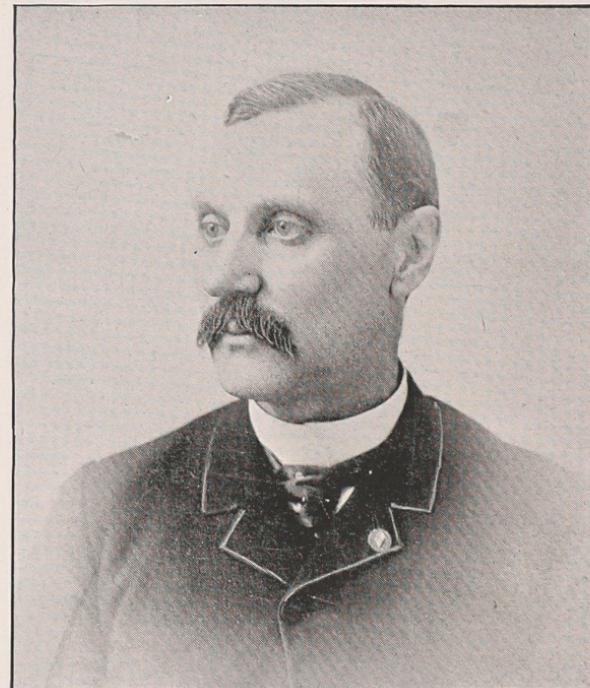
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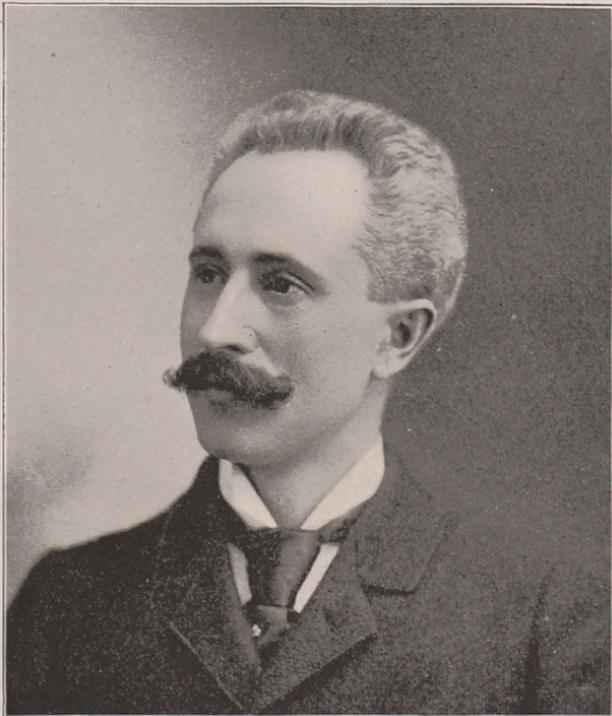
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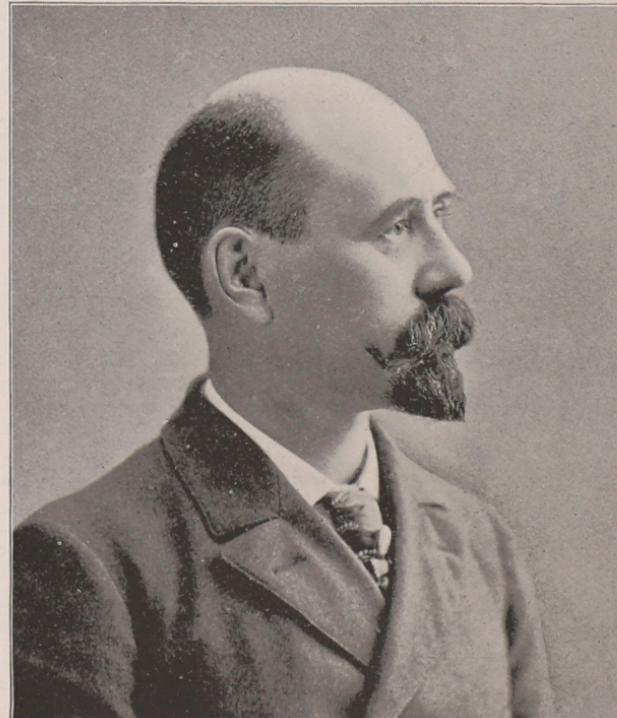


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WILLIAM F. VAN LOO.

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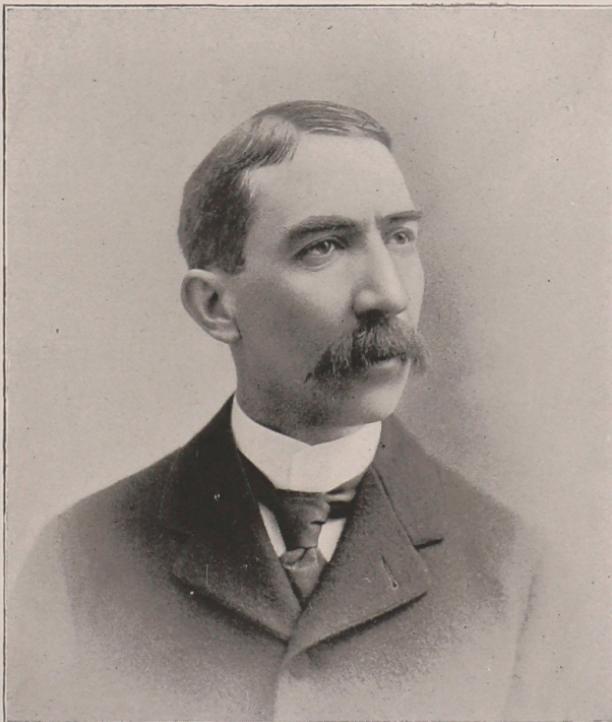
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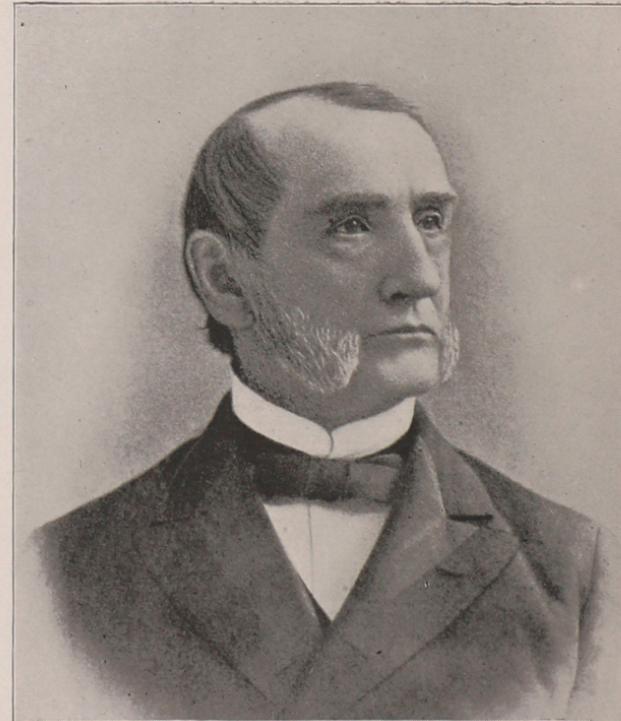
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G. G. HADLEY, JR.



THOMAS A. TAYLOR.

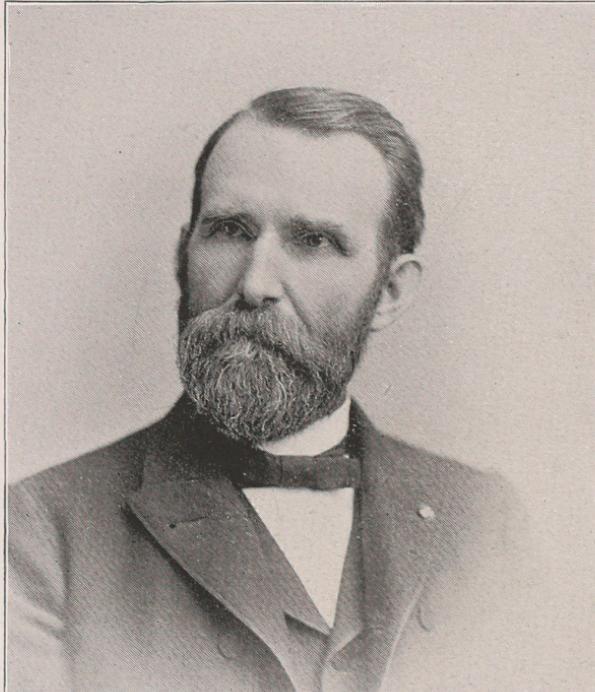


DENISON B. SMITH.



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R. H. COCHRAN.

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J. FRANK ZAHM.



EDWARD D. LIBBEY.



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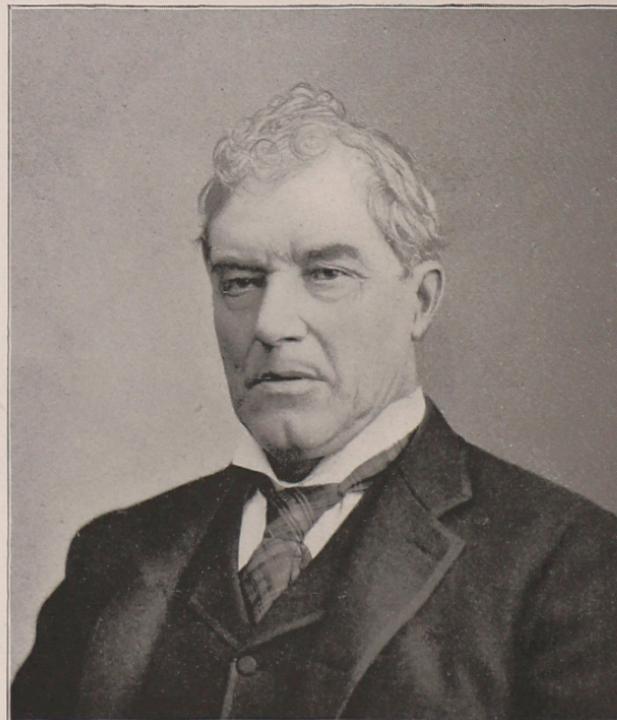


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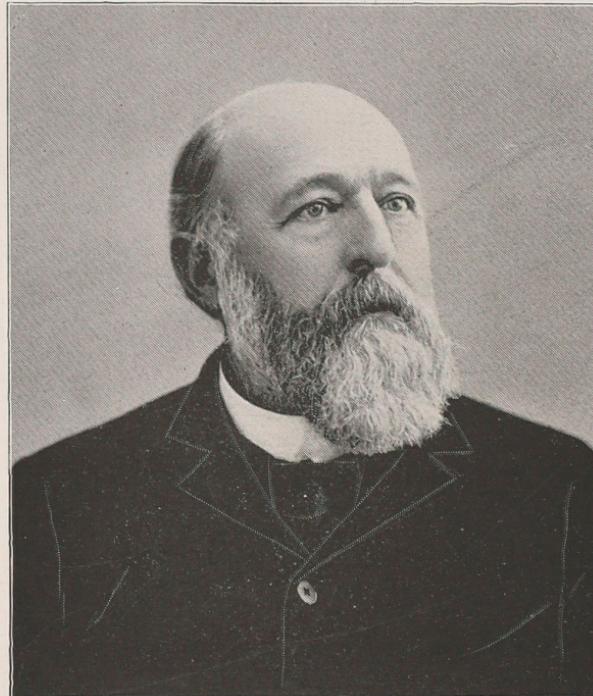
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A. W. COLTON.



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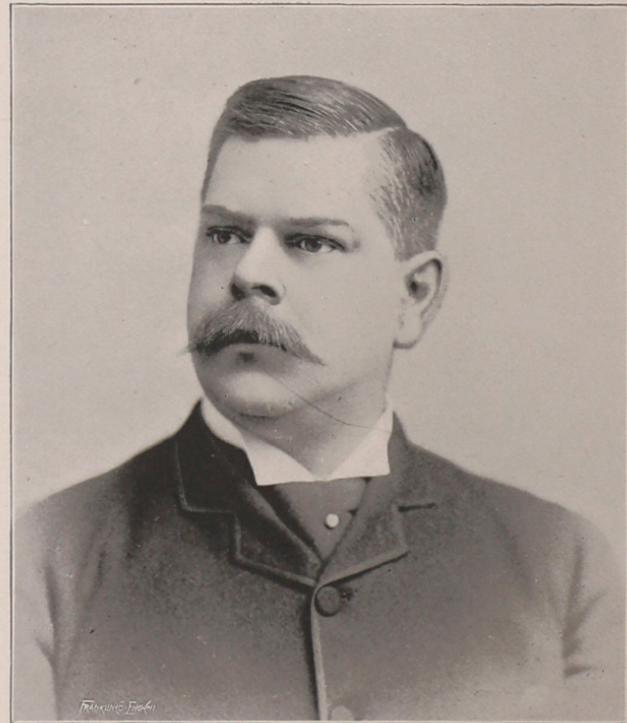


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A. G. BLAIR.

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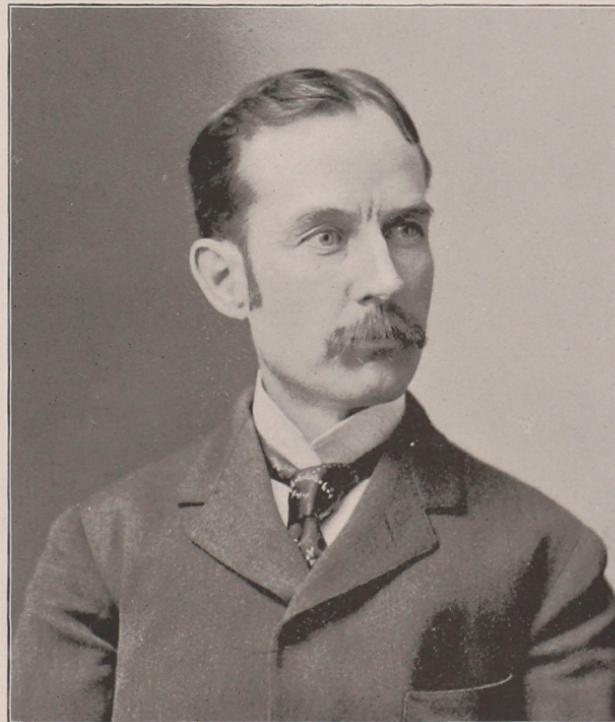
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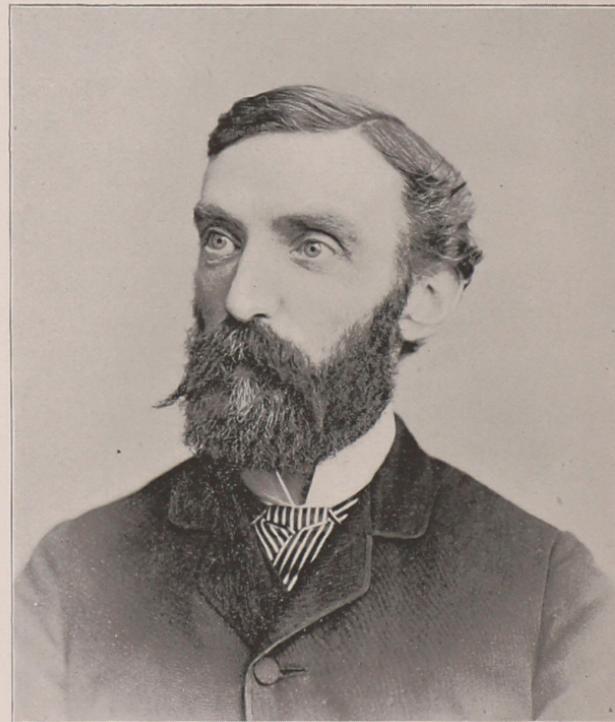
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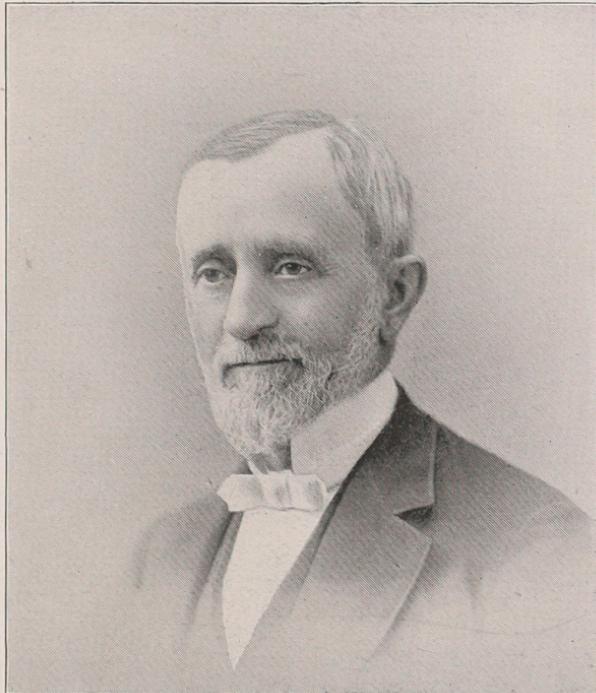
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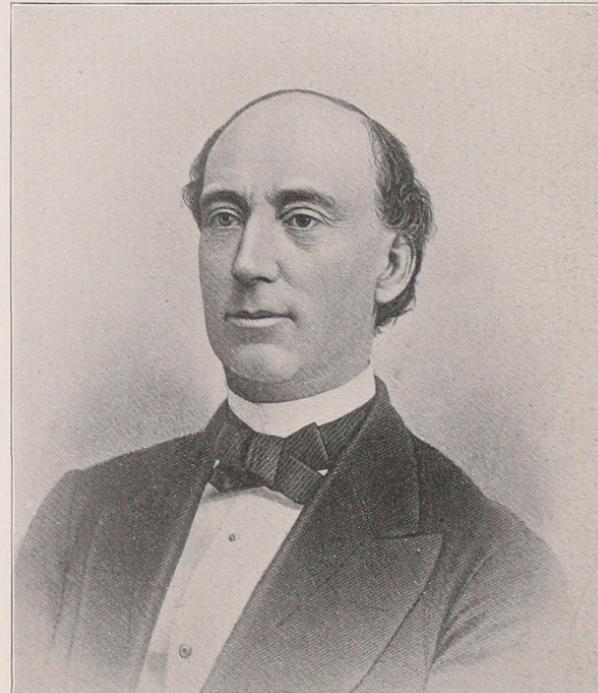
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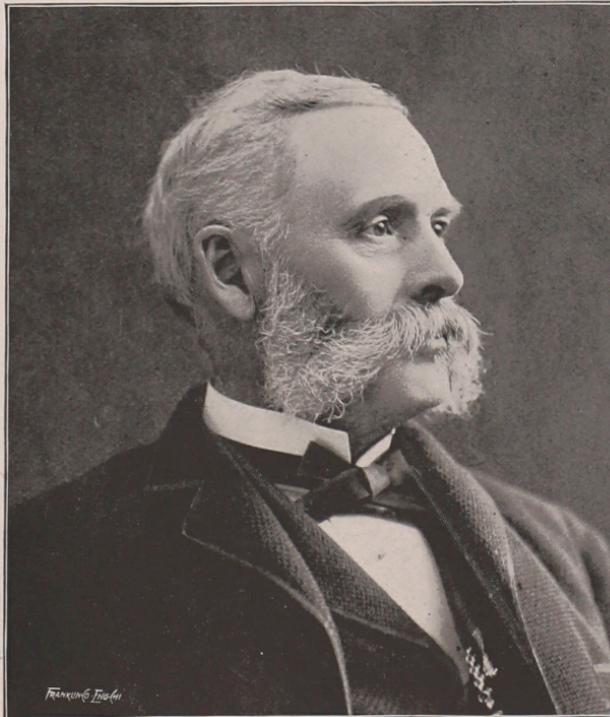
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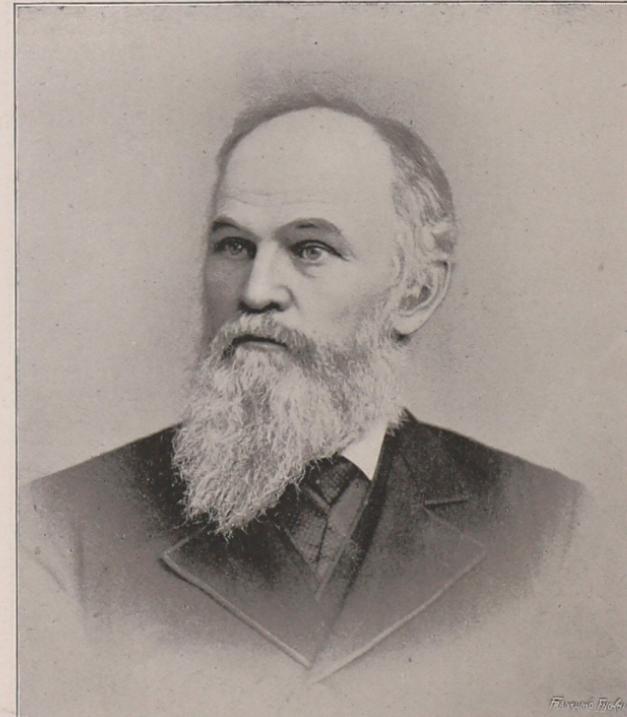
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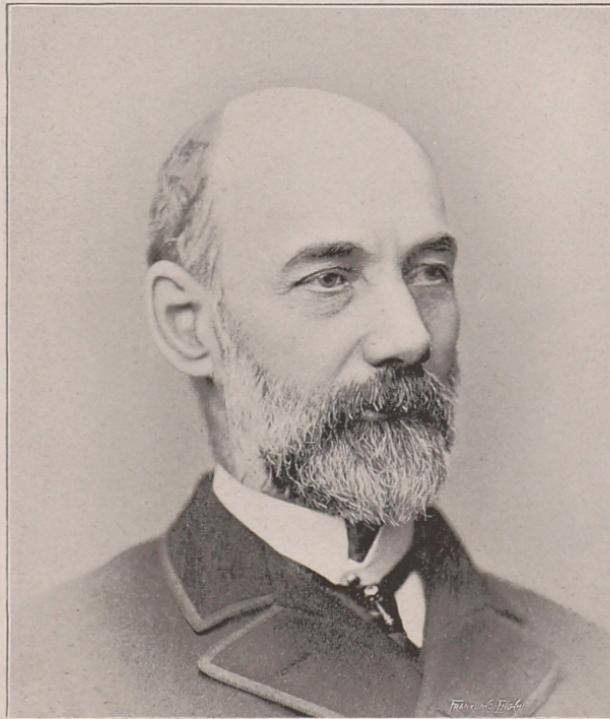
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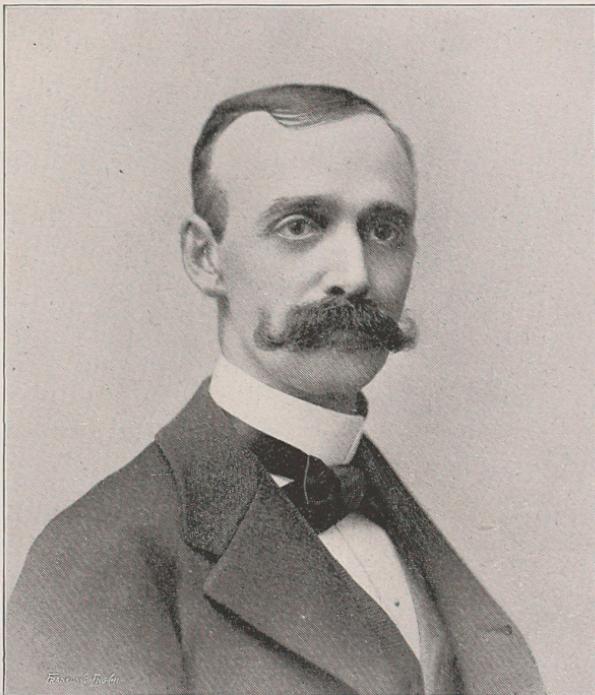
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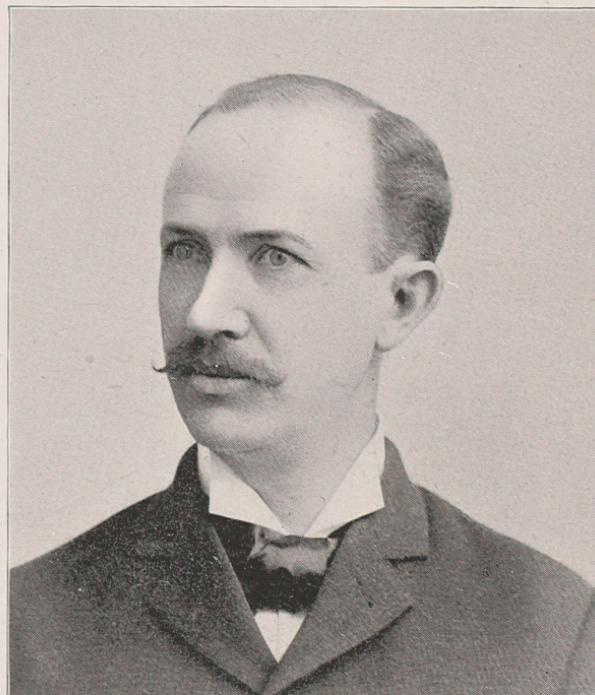


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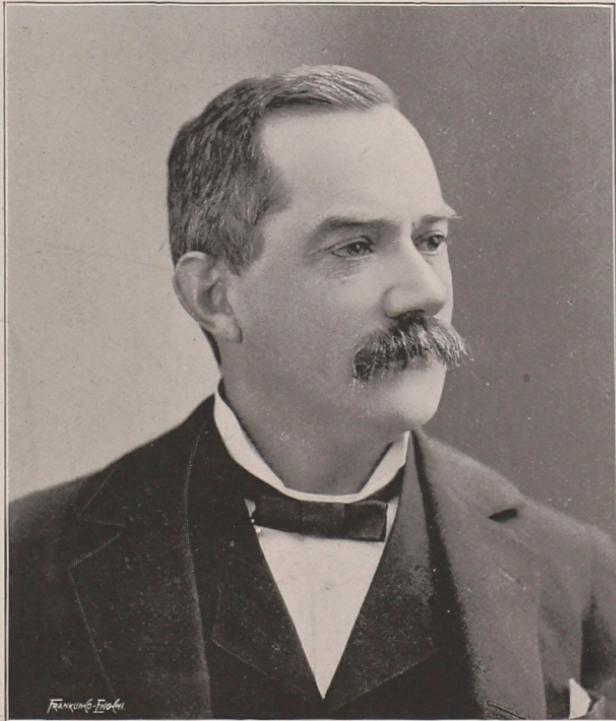


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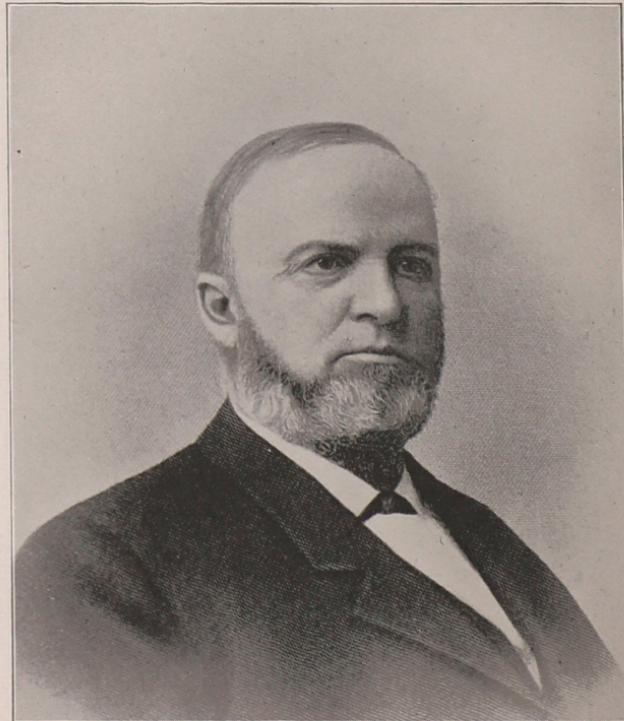
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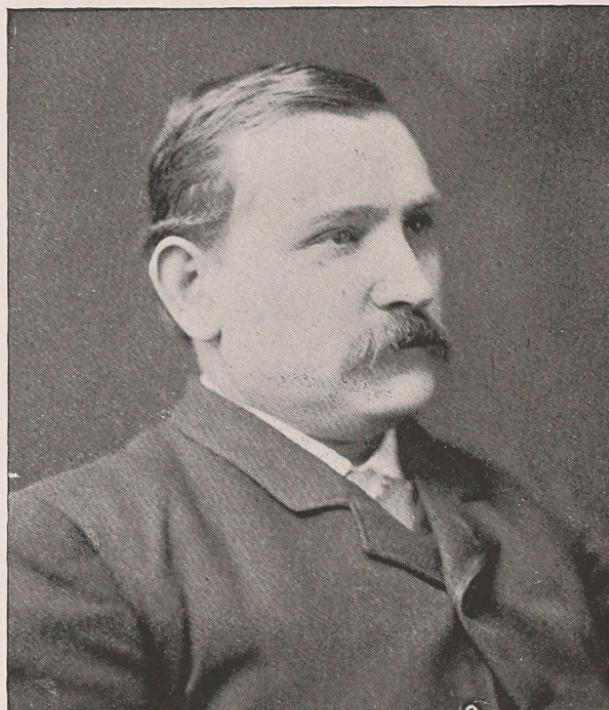
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